

"THE STORY OF OUR LIVES FROM YEAR TO YEAR"

All THE YEAR Round

A Weekly Journal
CONDUCTED BY
CHARLES DICKENS

NO. 756. NEW SERIES.

SATURDAY, MAY 26, 1883.

PRICE TWOPENCE.

JENIFER.

BY ANNIE THOMAS (MRS. PENDER CUDLIP).

CHAPTER I. HOW JENIFER MARKETED.

"ORDER the pony-trap at once, Jenifer, and drive in to Exeter as fast as you can. It is really providential that I got that card from Tammy last night, telling me about the teal and widgeon; teal is what your brother prefers, I know, but if the teal are all gone—"

"If there's a doubt about any being left, don't you think I may as well give myself the benefit of the doubt, mother, and stay for tennis this afternoon?"

"My dear Jenifer, what are you thinking about? With all I have on my head between now and to-night, is it likely that I shall overweight myself with the 'last straw,' which tennis would be?" Mrs. Ray asked, with a manner that, had it been silk, might be described as amusement shot with vexation. "Your brother—your eldest brother—is bringing home his bride, and I have only six hours wherein to prepare a fitting reception for her."

"I don't think my eldest brother deserves to have so much consideration shown to him, as we never knew that he had a bride, or thought of having one, till his telegram came half an hour ago," Jenifer said coldly.

"Ah, my dear, perhaps not; but if you had a son you would most likely be as lenient to his lapses towards you as I am to Hubert's towards me. I am his mother, and if the thought of his wife has put me out of his mind for a time, why, all I can do is to love her the more for having won so much love from my son, for to have won so much she must have given largely."

"And if I could ever forget for a moment (which I can't) that you are the sweetest

and wisest mother in the world, I'd tell you you were talking stuff and nonsense now," Jenifer said heartily. "As it is I'll only tell you that the teal shall be offered up to Hubert to-night, if any are to be got in Exeter."

"And after all," her mother said coaxingly, "it is getting a little late for tennis; the courts are quite damp and slippery. You know how you dislike damp and slippery courts, Jenifer; and it's just possible that our friends may not come at all. Julia Mills said yesterday that we were not to count upon their party, as she fancied she felt a cold coming."

"Julia only said that because she wasn't sure at the moment that Mr. Hunsdon had either been asked or was coming. Her cold cleared off directly I told her we were sure of him."

"Then the Worthleys said they couldn't be here till late!"

"They always say that, and end by coming before everybody else. Valuable as the Worthleys' time is, they always contrive to be in with the fiddlers and out with the lights."

Mrs. Ray laughed and patted her daughter's shoulder.

"What makes you a little acid to-day, Jenifer?"

"Hubert's telegram, I think, mother. It does seem so hard—so hard," the girl continued with tears in her eyes, "that after being so much to Hubert all his life, we should suddenly come down to being treated like any hotel-keeper, to whom he would telegram for a room and a dinner."

"You did order the pony, didn't you, dear?" her mother asked, discreetly disregarding this outburst.

"Yes; Nettle's ready by this time, and so am I, mother, really—quite ready, and willing too," Jenifer answered, kissing her

mother as she spoke. "Make out your list while I'm putting on my hat, and I'll be down in five minutes."

Mrs. Ray's list was not quite ready when Jenifer, armed for her drive with whip, gauntlets, and waterproof, reappeared. Many other things besides teal and widgeon had suddenly become essential to what she deemed the fitting reception of her dearly loved eldest son and his unknown bride.

"I shall put the dinner off till eight, Jenifer. That will give you time to do all the flowers after you come back. What will your father say when he hears of it? I wish he would come before any of these possible tennis people arrive. It will be so awkward telling him before them all. I wonder what your father will say."

"Father will be furious for five minutes, and then he will make us feel that we are not half fervid enough in our expressions of delight at the prospect of receiving Hubert's bride. Don't trouble yourself more than you can help, mother dear, while I'm away. And now I'm off!"

The girl took the shopping-list, and went out to her pony-trap with a mind more perplexed, and a heart more burdened, than they had ever been in all her previous life. This sudden, unexpected announcement of her eldest brother's marriage with a wife of whom his family had never even heard distressed her sorely. For Hubert ranked next to her mother in Jenifer's affections, and that Hubert should have acted in an underhand and selfishly thoughtless way towards his own people, for the sake of a "strange woman," made her smart with the bitter pain of impotency which comes over the majority of women-folk at some time or other during their lives.

It has been said that Hubert came next to her mother in the girl's affections, and this was the truth, extraordinary as it may appear when it is added that Jenifer had lived twenty-two years in the world, and that her beauty was a fact which no one could gainsay.

It was beauty of an order that satisfied the requirements of the educated as well as of the uneducated eye. She had fair height, and well rounded and proportioned length of limb; and she had a face pure as a young rose in colouring, and sweet as the sweetest womanly woman's can be in expression. Her starry eyes were full of solicitude for the well-being of those about her, and her little steadfast mouth and chin were never set so firmly as when she

was bent upon the task of lightening her mother's labours.

Jenifer Ray was the kind of girl of whom people say "she is good all round," without taking the trouble to analyse in what that goodness consists. To the eyes of outsiders it was apparent that Jenifer rode well, drove skilfully, danced deliciously, played tennis as if she had been born for no other end than to be the champion of her district, and talked to every man she met as freely as she talked to her brothers.

And all these accomplishments of hers, she declared—and meant the declaration from the bottom of her veracious soul—she owed to her brother Hubert.

Lovely Jenifer Ray with the real germander blue eyes had not lacked lovers. But still at twenty-two she could truly aver, "Nobody I care for comes a courting," therefore she was heart-free Jenifer Ray still.

She had not lacked lovers. I think I could not endeavour to make a heroine out of a young woman of twenty-two who, being blessed with beauty and opportunity, had failed to attract men to her. There will be no difficulty of this kind to deal with in the case of Jenifer Ray. She had been a magnet of considerable force to many a good man. But up to the present time she had never responded. Her heart had never spoken. Her brother Hubert was her beau ideal, and though his enforced absences from home had only been broken by brief visits at rare intervals during the last few years, he still engrossed all the thought and consideration which Jenifer could spare from her daily round of duties and amusements.

It may easily be imagined, this being the case, that the terse telegram, in which he had announced the fact of his marriage, had shocked and wounded the sister who believed herself to be fully in her brother's confidence.

It was very terrible to Jenifer that he should have married in secret. It seemed to her that it was a signal given that he meant to wrench himself apart from the home-circle. If he had only sent a few lines expressive of a hope that this sudden choice of his would meet with the love and approval of his family, Jenifer would have been ready with the love, at any rate, on the instant. But there was an element of "not carishness" about the telegram that gave her great alarm.

"And he might have married anybody

in the world," she thought in her profound sisterly faith. "There is no one in the world too good for him! and he has married someone who has made him sly to us."

Her heart was heavy and her head ached, but she did not let Nettle, the pony, lag on his way. As she drove him from shop to shop in Exeter, there were many who noticed that Miss Ray looked very thoughtful. Indeed, so absorbed was she in the contemplation of the subject of her brother's marriage, that she passed several acquaintances without recognising them. At last, one bolder than the rest, turned, after lifting his hat, when he heard her pull up at the game-shop. And as she sprang out of the trap he contrived to be passing.

"You here, Miss Ray, and a tennis-party going on at Moor Royal? What does this portend?"

"You here, Captain Edgecumbe, when we all thought you safe on leave for the next month? You would have had an invitation for tennis to-day, only father told us you were away."

"I came back unexpectedly—got sick of London, and sick for—one of the environs of Exeter. May I come in and help you to choose some of Tammy's wild-fowl?"

"No; but you may hold Nettle; or, better still, you go in and get what I want and I'll get into the trap again."

Then she told him what she wanted, and forgot him during the few minutes he was in the shop.

When he came out again, she stooped forward and said:

"You generally see Hubert when you go to town. Did you call on him this time?"

"I tried to look him up," he said, engaging himself in rearranging her parcels in the bottom of the trap, "but he was out when I called."

"Ah, then, you didn't see him, and you don't know."

Then she paused in order to control her voice; and after a moment, during which Captain Edgecumbe never lifted his eyes from the parcels, she added:

"He is coming home to-night. He is married, and his wife and he are coming home to-night."

He lifted his eyes to hers quickly enough now, and she was sure there was something of surprise and something of anger in their expression.

"Married, is he?" he said coldly. "Rather sudden, isn't it? Some fellows

like doing surprise-tricks. I'm a quiet fellow, and don't go in for sensation myself. Who's the lady?"

"We don't know yet."

"Well, accept my warmest congratulations, and allow me to express a hope that you'll find your sister-in-law all you can desire. Hubert's a splendid fellow, and is sure to have chosen wisely."

He lifted his hat and stood aloof as he spoke, and Jenifer drove off, with the last expression that had flitted across his handsome face photographed on her memory.

"How sympathetic he is! He looked quite sorry for me. And yet I never said a word to make him think I didn't like Hubert's marriage."

Captain Edgecumbe resumed his stroll through the High Street, musing on what he had just heard.

"It clears my path towards the other one; but by Jove! I didn't think you would have stolen such a march as this on me, Miss Effie; but, no matter! I only hope, for Jenifer's sake, you won't ruin Hubert Ray."

As Jenifer more than half feared and expected, she found all the possible guests assembled on the tennis-ground when she got home. But though the moving spirit of Moor Royal was absent, the mistress of the house had done well for them. That is to say, she had permitted those who came to flirt to do so without interruption, and she had given plenty of tea, coffee, cakes, delicately rolled bread-and-butter, grapes, and champagne-cup to those who think tennis a snare and a delusion without these accompaniments.

And all of these guests were full of curiosity respecting the great event; for Mrs. Ray had deemed it better not to make a mystery about what must be so soon widely known.

So she had told them that her son was married, and that he and his bride would be home that night, and that was all she had to tell.

Time went on, the tennis-party broke up and dispersed, and each individual member of it carried away a different version of the story of Hubert Ray's secret marriage, for circulation in his or her own set.

It grew dusk in these October days at six o'clock, and at seven Hubert and his wife would arrive. And still the head of the house, the master of the family, was absent and in ignorance of his eldest son's

marriage. Mrs. Ray grew strangely nervous.

Her husband was wont to be out late frequently, for he was an ardent sportsman, and with his duck-gun and punt he would pass many a winter night on the marshes about Exmouth.

But it seemed to her this night that it was an extraordinary thing that he should be absent from home on such an important occasion, and in her anxiety that all should seem smooth to Hubert, she almost found it in her heart to blame her husband for his consistent unpunctuality.

At seven o'clock Jenifer came down, dressed for dinner, into the drawing-room, and found her mother there alone.

"Is Jack in, mother dear?" she asked.

"Yes, Jenny; Jack came in ten minutes ago. I thought he might have been with your father, but Jack has seen nothing of him all day."

"Have you told Jack about Hubert, mother?"

Mrs. Ray nodded.

"And what does Jack think about it?"

"My dear Jenifer, you know Jack's way. He whistled when I told him that Hubert was married, and when I asked him if he didn't think it odd that Hubert had never said a word about it to us, he whistled louder still. I do wish your father would come in, Jenifer; it—it's not at all the way in which I should wish to receive Hubert's wife."

"If Hubert's wife has a grain of good in her, she'll think her reception as perfect as you mean it to be. Jack must be dressed in time to help you to-day. I'll go and hurry him."

And Jenifer went off in search of her youngest brother, with a sense of oppression and uncertainty about her such as had never afflicted her before.

Jack was still whistling when his sister knocked at his door, and she felt that she could have rebuked him hotly for such evidence of callousness, when her soul was being wrung by doubts and fears for Hubert.

"Make haste down, and do be a little grave for once, Jack," she said, as a hand-some lad, the very counterpart of herself, opened the door.

"Why am I to be grave? I was preparing to be especially festive! I thought it was the right thing to be when a bride was hurled into the midst of a family."

"What do you think about it, really, Jack?"

"I haven't thought much about it, only I know I shouldn't like to think that you would marry a fellow, and bear down upon his people without having been duly advertised. What do you think of it yourself, Jenny?"

"I'm afraid to think. I'm afraid I shall never like her, and shall never forget that she has been the cause of making Hubert do the first mean thing he ever did in his life."

Jack's room was in a side wing, and his window looked out on the stable-yard at the east end of the window. But even at this distance from the front entrance, sounds reached them now, as of an arrival and confusion.

"They've come," Jenifer said, quick changes of colour fleeting over her face. "Jack, come down with me. I dread—"

She paused abruptly. More sound, more confusion. The trampling now of many feet, and then a long sharp cry.

At the sound of that cry the young sister and brother sped along the corridor and down the stairs on flying feet. There in the hall, held back—hustled back it almost seemed—by distracted, weeping servants, stood their mother, quiet now, but with such a look of horror on her face as made them pray that she might cry, scream, do anything to relieve that terrible tension of agony. And there on a hurdle, covered up with rugs, "something" was lying in such awful stillness that they knew at once it was death.

And further knew that death and their father had met.

REBUKES.

"REBUKE a wise man and he will love you," says Solomon, and no doubt he is right—so far. Right, that is to say, within the limitation he sets in the proverb. That limitation is, however, a very widely extending one. Without necessarily accepting the Carlylean dictum that we "humans" are mostly fools, we may pretty safely assume that the rebuking of wise men is the exception to the rule of rebukes. The wise show their wisdom in not laying themselves open to rebuke, and though a fool may rebuke them when they have not "laid themselves open," they will not love a foolish rebuker. It is generally the unwise who are subject to rebuke, and they in their unwisdom are rarely prepared to consider a rebuke a good thing in any

sense of the phrase. It is hardly to be expected that they should. They are the galled jades and wince. It is those whose withers are unwrung who can enjoy a rebuke, who can appreciate its point or wit; not greatly caring whether or not it may have been deserved, so that it be laid on with a trowel. And it is from this free and easy standpoint that we propose entering upon the subject here.

Edmund Kean was wont to say of himself that he could see a sneer across Salisbury Plain, and his career gave a special significance to the expression. He had the sensitive temperament indicated by his hyperbolic saying, and in his earlier years he had, to a greater degree than most other men of whose lives we have record, suffered from the slings and arrows of outrageous fortune. When we bear these things in mind, it is easy to understand that the great tragedian would, in the days of his fame and prosperity, sometimes assume the right to rebuke those whom, rightly or wrongly, he believed to have evilly entreated him in the days of his adversity. How, when moved to wrath, he would deliver a rebuke may be easily imagined. In the biographies of Kean, several instances are given of the style of the great actor in the character of a rebuker. On one occasion when fulfilling a starring engagement at Portsmouth, he accepted an invitation to luncheon at one of the chief hotels of the place. The landlord waited on the party in person. Kean no sooner caught sight of him than his manner altered. "Stay, is not your name — ?" The landlord answered in the affirmative. "Then, sir, I will not eat or drink in your house. Eight years ago I went into your coffee-room, and modestly requested a glass of ale. I was then a strolling player, ill-clad, and poor in pocket. You surveyed me from top to toe, and having done so I heard you give some directions to your waiter, who looked at me suspiciously, and then presented to me the glass with one hand, holding out his other for the money. I paid, and he gave me the glass. I am better dressed now. I can drink Madeira, I am waited on by the landlord in person—but am I not the same Edmund Kean that I was then, and had not Edmund Kean the same feelings then as he has now ?" The landlord stammered an apology. "Apology !" exclaimed the tragedian scornfully. "Away with you, sir. I will have none of your wine." With this he hurriedly left the house.

On another occasion a manager, who in former days had dealt hardly with Kean, had fallen into reduced circumstances and asked Edmund to play for his benefit. The latter consented. On the night before the performance Kean and a large party of actors were seated in a tavern-parlour, when the ex-manager, thinking the remembrance of ancient indignity buried, got up and made a speech about Kean's generosity, and informed the company that the great tragedian, who had known him in his prosperity, was not averse to prove himself a friend in his adversity. This was too much for Kean; he rose to his feet and, directing a withering glance at the manager, said to him, "Do not let us misunderstand each other. I am bound to you by no ties of former acquaintance. I do not play for you because you were once my manager or a manager. If ever a man deserved his destiny it is you ; if ever there was a family of tyrants it is yours. I do not play for you for former friendship, but I play for you because you are a fallen man." Afterwards, Kean, when excusing his warmth of temper, said : "I am sorry I forgot myself, but when I and mine were starving, that fellow refused to let a subscription for me be entertained in the theatre."

Nobler, however, than any of the rebukes directed against those who had wounded his feelings in the days of his poverty was that which, when fame and fortune were smiling upon him, he administered to the Earl of Essex. That nobleman, who was one of his most ardent admirers, remonstrated with him for being seen arm-in-arm with Incledon, the singer, telling him that it would militate against his being received in aristocratic circles. Kean replied : "My lord, Mr. Incledon was my friend in the strictest sense of the word, when I had scarcely another friend in the world ; and if I should now desert him in the decline of his popularity, or fall of his fortune, I should little deserve the friendship of any man, and be quite unworthy the favourable opinion your lordship has done me the honour to entertain of me."

Even in the struggling period of his career Kean could be fierce and fearless in rebuke. When in his strolling days he was playing at Guernsey, he was violently written down by one of the local papers on his first appearance as Hamlet. The audience at the theatre on the second night, when he played Richard the Third, greeted him with derisive laughter and hisses. For a while

he played on, hoping that his acting would overcome opposition, but the storm continuing, he boldly advanced to the front of the stage, and, with flashing eye and tremendous emphasis, applied to the audience the words of his part: "Unmannered dogs, stand ye when I command."

A somewhat similar anecdote, though milder of its kind, is told of Frédéric Lemaitre. In one of his favourite parts, that of the needy adventurer, Robert Macaire, he took a dirty paper from his pocket from which he offered his stage friend, Bertrand, a pinch of snuff. The public hissed him for this. Lemaitre, who knew his audience, threw the paper away and produced a golden snuff-box, from which he offered a second pinch to Bertrand. Thereupon the public applauded. "Excuse me, gentlemen," said Frédéric, addressing himself to the pit, "the bit of paper was better, it was more in keeping with the character. You ought to kiss the golden snuff-box."

As ready-witted a rebuke as any recorded in theatrical anna, is that attributed to a "poor player" in a provincial company. He was cast for a minor character in *The Miller and His Men*. An overbearing "leading man," who was the Grindoff of the play, demanded, in melodramatic tones, "Is the bags removed?" to which the subordinate but better educated actor promptly replied, "One of them are," emphasising his answer in such a manner as to force its point upon "the house," which was moved to a burst of laughter at the expense of the leading man.

As of Edmund Kean so of the brilliant wit and orator, John Philpot Curran, it may be readily believed that his delivery of a rebuke was specially effective. Like Kean, too, he was very prompt to rebuke. When in Parliament he was always in the cold shade of opposition, where his powers of debate, and more particularly his powers of invective, made him a thorn in the flesh to ministers. At that time judges were appointed chiefly from considerations of political partisanship, and Curran, when practising his profession of barrister, frequently found the "court" coldly, not to say insultingly disposed towards him. In this position of affairs originated some of the best of the many rebukes associated with his name. Once when engaged in a case that was being tried before Fitzgibbon, the Irish Chancellor, that functionary had brought on to the bench with him a large

Newfoundland dog to which he was ostentatiously attentive while the advocate was addressing an elaborate argument to him. At a critical point of the speech the judge turned quite away, and appeared to be wholly engrossed with the dog. Curran ceased to speak. "Go on, go on, Mr. Curran," exclaimed the chancellor. "Oh, I beg your pardon," said Curran, "I was under the impression that your lordships were in consultation." But a far more scathing rebuke was that with which Curran "set down" Judge Robinson. The last-named personage was the author of a number of ill-written but unscrupulous and scurrilous pamphlets in favour of the Government of the day. As he was not known to have had any other recommendation, it was more than suspected that he had been raised to the judicial bench solely in reward for political hack-work. At a time when Curran, though rising into notice, was still a poor and struggling man, he was speaking in the court over which Robinson presided. Touching upon some opinion that had been put forward by the opposing counsel, he remarked that he had examined all his books, and could not find a single case that supported the contention of the other side. "That may be, Mr. Curran," sneered Robinson, "but I suspect your law library is rather limited." For a moment Curran eyed the purse-proud toady of the political powers that were, and then broke forth: "It is very true, my lord, that I am poor, and this circumstance has certainly rather curtailed my library. My books are not numerous, but they are select, and I hope have been perused with proper dispositions. I have prepared myself for this high profession rather by the study of a few good books, than by the composition of a great many bad ones. I am not ashamed of my poverty, but I should be ashamed of my wealth if I could stoop to acquire it by servility and corruption. If I rise not to rank, I shall at least be honest, and should I ever cease to be so, many an example shows me that an ill-acquired elevation, by making me more conspicuous, would only make me the more universally and notoriously contemptible."

A rebuke may sometimes be very effectively put into practical form. Thus, at a time when there was a heavy duty upon French gloves, a packet addressed to the French Ambassador having accidentally come undone, the Custom House authorities discovered that it consisted of gloves,

whereupon they sent it on as an unpaid post-letter ; and though the double postage amounted to more than the single duty, it was paid without comment. Very neat and characteristic, in the way of practical rebukes, was that of Talleyrand, to a faithful but too inquisitive confidential servant, whom he saw from the window of his apartment coolly reading a letter entrusted to him to deliver. On the next day a similar commission was confided to the servant, and to the second letter was added a postscript, couched in the following terms : " You can send a verbal answer by the bearer. He is perfectly well acquainted with the whole affair, having taken the precaution to read this previous to its delivery."

Dean Ramsay, in his *Reminiscences*, tells a similar and equally characteristic story of an old Forfarshire lady. She knew the weakness of her man-servant, and when she wished a note to be taken without delay, held it open, and read it over to him, saying : " There noo, Andrew, ye ken a' that's in't, noo dinna stop to open it, but just send it off."

Not bad in its way either was Lord Chesterfield's practically humorous rebuke of the craze for having far-reaching portrait galleries of ancestors. In his own gallery he placed two old heads, inscribed respectively Adam de Stanhope and Eve de Stanhope.

Of the rebuke indirect, one of the finest examples is that attributed to Dr. South. Once when preaching before Charles the Second, he observed that the monarch and several of his attendants had fallen asleep. Presently one of the latter began to snore, whereupon the bishop broke off his sermon, and exclaimed : " Lord Lauderdale, I am sorry to interrupt your repose, but let me entreat you not to snore so loud lest you awaken his majesty." Less indirect, but more severe, was a rebuke said to have been spoken from the pulpit by a dissenting minister of modern times. While he was preaching he was annoyed by some young people in the congregation whispering and giggling. He paused, looked at the disturbers, and said : " I am always afraid to reprove those who misbehave themselves for this reason : Some years since, when I was preaching, a young man who sat before me was constantly laughing, talking, and making uncouth grimaces. I paused and administered a severe rebuke. After the close of the service a gentleman said to me : ' Sir, you have made a great mistake. That young man whom you reproved is

an idiot.' Since then I have always been afraid to reprove those who misbehave themselves in chapel, lest I should repeat that mistake and reprove another idiot." During the rest of the service, the story concludes, there was good order.

Of clerical rebukers, few have been more apt than the Rev. Rowland Hill. Once he was attending a meeting for organising a committee for carrying out some public movement. The names of several persons engaged in trade having been mentioned, a gentleman present interposed the remark that he thought some regard should be paid to the respectability of the society, and that tag rag and bob-tail should not be on the committee. On the instant Rowland Hill rose from his seat, and lifting up his hands in the attitude of prayer, exclaimed : " God bless tag, God bless rag, God bless bob-tail." Having uttered these words, he sat down, and the tradesmen were placed on the committee without further opposition. On another occasion a member of his congregation who, to his great annoyance, avoided coming to chapel in time for the prayers, and arrived only just in time to hear the sermon, came to him to complain of the partiality of a magistrate. Rowland gave him a searching look, and with an emphasis and manner peculiar to himself, replied : " Then why do you not come to public worship in proper time to pray that God would grant all magistrates grace to execute justice and maintain truth ? "

Incisive and dry as becomes its nationality, was the rebuke of the Scotch shepherd to Lord Cockburn of Bonaly. That nobleman was sitting on the hillside with the shepherd, and observing the sheep reposing in the coldest situation, he said to him : " John, if I were a sheep I would lie on the other side of the hill." The shepherd answered : " Aye, my lord, but if ye had been a sheep ye wold ha'e had mair sense."

Less epigrammatically neat but more richly deserved was the following rebuke to an unnamed lord, quoted in Selden's *Table Talk*. " A great lord and a gentleman talking together, there came a boy by leading a calf with both his hands. Says the lord to the gentleman, ' You shall see me make the boy let go his calf ; ' with that he came towards him thinking the boy would have put off his hat, but the boy took no notice of him. The lord seeing that, ' Sirrah,' says he, ' do you not know me, that you use no reverence ? ' ' Yes,' says the boy, ' if your lordship will hold my calf, I will put off my hat.' "

Emphatic and unmistakable, at any rate, if not specially polished, was a rebuke cited by Coleridge, in illustration of the political corruption of the Maltese, at the time of the surrender of their island to England. A marquess of ancient family applied to the governor, Sir Alexander Ball, to be appointed his valet. "My valet?" said Ball; "what can you mean, sir?" The marquess said he hoped that he should then have had the honour of presenting petitions to his excellency. "Oh, that's it, is it?" said Sir Alexander. "My valet, sir, brushes my clothes, and brings them to me. If he dared to meddle with matters of public business, I should kick him downstairs."

Worthy to be coupled with the above is a rebuke said to have been given by a good old Quaker lady to a tradesman who had been mendaciously puffing his goods to her. "Friend," said she, "what a pity it is such a sin to lie, when it seems so necessary to thy business."

Greatest of all rebukes is that contained in Nathan's parable to David, with its stern and dramatic finale, "Thou art the man!" But here we have wished to keep to secular records and comparatively modern instances.

THE BISHOP'S REPENTANCE.

A STORY IN TWO CHAPTERS. CHAPTER II.

OUR narrative now shifts to the cathedral city of Alchester, or rather to the bishop's palace, some two miles beyond the environs of the city. It was a bright summer morning, and the bishop and the examining chaplain were sitting together in the snug inner library, the windows of which opened on the wide lawn, which sloped gently down to the margin of that little brook, the Al, which gave name to the city and county. The morning's letters were on the table, and some of them necessitated some consultation between the chief and the chaplain. There was a little official note from the Treasury, desiring my lord to be in his place in Parliament on a certain night, when Her Majesty's Opposition would be bringing on a motion damaging to Her Majesty's Government; one or two invitations to those grander and more solemn festivities among county families, which bishops may bless by their presence; of course several applications for diocesan subscriptions, which bishops have to meet in some abun-

dance; and correspondence about refractory curates, ritually or rationalistically inclined.

"I see the poor old rector of Danehill has gone at last," quoth the chaplain. "He has held out a wonderfully long time."

Dr. Grant murmured a confirmatory sound, and added :

"And here's a letter from his son-in-law, young Musgrave, asking for the living."

"Of course," said the chaplain, and the cold sneer of the monosyllables seemed to brush away all poor Tom's chances at once.

"He has never given us any trouble," said the bishop—this was perhaps the highest praise that a bishop could bestow—"and his father was a very worthy man, an old friend of my own."

"It is an important living," said the chaplain, "a very important living. A clear six hundred a year."

He was wondering whether the bishop had any nephew whom he would be likely to appoint. If not, he had a nephew or two of his own, for whom he was naturally anxious to make a suitable provision.

"It is a bad thing," said the bishop thoughtfully, swaying the hand that held Tom Musgrave's letter, "to let a curate succeed a rector. What one naturally likes to see in a parish is an infusion of new blood."

The bishop quite forgot that his own blood was now old and chill, and that it would probably be much for the welfare of the diocese if he made way for a new and younger man, who might infuse fresh energy into it.

"It is also a great objection to let a son-in-law succeed a father-in-law. It looks like nepotism. At the present day the public don't like that sort of thing."

So said the examining chaplain, with amiable inconsistency forgetting that he had a nephew in the Church, and that he had specially charged himself with pushing his progress.

Here was a combination of fine general principles against poor Musgrave, and one which it would be very difficult to resent. How often it happens that a man lays down some large general principle, not very safe in itself, and still less safe in its applications, which causes some ruthless personal injustice!

Dr. Grant might certainly be trusted to write a very civil letter of refusal to Musgrave. He excelled in writing this sort

of letter. He could refuse a kindness with a better grace than most people could show in bestowing one. He thought that, anyhow, he would wait a few days. He had no one particularly in his mind for this bit of patronage. He was not personally acquainted with the excellence of his chaplain's nephew. There would be a perfect snow-storm of letters making application in the course of a few days, and he could make a deliberate selection. A good many letters did come in the course of a few days, including an urgent one from Tom's loving father. All the same Tom did not nearly come within the limits of the competition.

Something very remarkable happened about this time, one night in the stillness and silence of the bishop's lonely bed-chamber. The bishop was a widower, and held the dogma of a certain council of the Church that a bishop must never take a second wife. What happened to the bishop was one of those serious mental crises that do sometimes happen to some of us. The bishop did not see a vision or a ghost, although I must not be taken as disbelieving in the possibility of visions and ghosts. Neither did he have a marvellous dream, although I could tell some thrilling stories of marvellous dreams. Bishop Grant's mental state did not arise from sleep, but from sleeplessness. He had taken his one small cup of coffee. He had read through a very churchy article in *The Quarterly Review*, which he considered a highly appropriate way of concluding the evening. Then he retired to rest, but not to sleep. His sleep forsook him altogether in a way which had not happened to him for a great number of years. He tried all the approved plans for invoking sleep, but these proved wholly futile. He got up, and walked up and down the room, but that wouldn't do. He fixed his eye steadily on the bed-post—his night-light just enabled him to detect its outline—but the bed-post failed to charm him. He buried his head under the bedclothes, and attempted to count five hundred, but that simply increased his mental excitement. The bishop had no sedatives or narcotics in his room. He altogether disapproved of these things, more especially as he never wanted them. Then the bishop fell into a train of thought which soon lapsed into a series of remembrances. Year after year the bishop went back through a long chain of recollections, hugging himself and blessing himself on his promotion, and dignity, and influence,

and wondering how from such very small beginnings he had risen to such prosperous issues, while much stronger men had dropped off, and much abler men had attained no such success. Was this, indeed, the best of all possible worlds, or were these balances to be set right in another state of existence ?

The bishop's musings were not simply congratulatory. He moralised, and he moralised extremely well and earnestly. He was a sober, serious Christian in his heart. He was a good man, and had a conscience, the sort of conscience which belongs to a political bishop. It is easy to fling stones at people in high places, but for many years he had led an active, blameless life, and he had the quality and power of governing, which is a very difficult and rare attainment. As he reviewed the story of his days he recognised responsibilities and omissions. Had he fairly met all the claims which his unexpected greatness had brought upon him ? Had he not been content to accept the flatteries and civilities of London houses, of the county people, and his little clerical court, and had he not rather shrunk from the more laborious and self-sacrificing part of his work ? Had he ever visited and sought out modest merit and uncomplaining indigence among his working clergy ? Had he not been content with laudatory puffs and paragraphs in the papers, with the good word of men in high station like himself, with satisfying popular opinion around him ? Thus the bishop meditated, and administered a somewhat severe episcopal charge to himself.

What was he doing that time last year, and the year before that, and before that, and before that ? So he ran swiftly through the story of his days. It was a kind of introspection which was common to him, and indeed might well and wisely be common to all of us. But perhaps never before had he so vividly and freshly recalled "the days of his life." Many of those days were not very distinctly borne in mind by him. The rich, crowded, prosperous years during which he had held his bishopric were by no means remembered with such sharp outline as the years of struggling and comparative penury. In that lucid time of vigilant wakefulness the far-off years drew near once more, and with more clearness than any of the years that followed them. Once more he was at college. He remembered with almost delirious joy when first he found his name the very first on the class-list ; when, before

that, he gained the exhibition from his school and the scholarship from the college. He remembered, too, the days when he and Musgrave had chummed, when his breakfast was always taken into his friend's room, and how that friend shared with him many a simple luxury which was altogether beyond his own means, and gave him the loan of books; and on one occasion, when all his money was gone in defraying his town and college bills, his old friend had lent him a ten-pound note, which he could not very well have spared, which paid his travelling expenses home and enabled him to tide prosperously through the vacation. It gave him just a little pang to reflect that he had not very kindly treated his old friend or his old friend's son.

The stream of memory still flowed backward, and landed him in the old grammar-school, where he had received all that thorough grounding which had paid him so well in his University career. Then he and Dyke had been great competitors. It was true that he had generally beaten Dyke, but then Dyke had beaten the more than hundred boys who had been below him. How very odd it was that Dyke should come as a curate into the very diocese where he was bishop, and odd that he and Dyke, who had once been so intimate, should now be almost absolute strangers! And some words occurred to him about the first being last and the last first.

He was an old man now; but were there not many old men whose last days had been their best days? Might he not see through his own eyes instead of through the eyes of other people? Might not his experience, and ripened judgment, and mild loving tolerance effect as much as the more ambitious energies of younger men? If there were any arrears of duty and of kindness to be made up, could he not in the days that might yet be granted hope to overtake them? Before the long night came on of extreme old age and of death, might he not turn away from what was merely secular and ambitious, and do some simple and good work in the twilight of life?

Further than this outline we do not intrude on the meditations of the bishop. Such as they were, they left his heart happier and brighter than perhaps he had known in those years of greatness. He fell into a sweet slumber, and slept the sleep of the just.

Next day the bishop walked over from his Palace to attend morning service at the cathedral. When in residence, he always made a point of going into Alchester on certain days. He always liked to stand well with the mayor and corporation, though the majority of them were Non-conformists, and took the chair at some town meeting or committee, and occupied his throne during service at the cathedral, and made diligent enquiry how his Theological College was getting on. He liked to be spoken of as "the diligent and indefatigable bishop." Then he would go back, after lunching with the dean or one of the canons, with a good appetite and a good conscience, to his dinner.

On this occasion, as he was taking his walks abroad in the streets, to the great admiration of the beholders, who wondered that a bishop should walk about on his legs like an ordinary being, he almost stumbled against the Reverend Dyke, who, by a fortuitous combination of circumstances, happened to be at Alchester that day. Mr. Dyke belonged to a friendly book club of country parsons, who met once a year for an early dinner and cosy chat, and a sale by Dutch auction of publications that had been ordered by subscribers during the previous year.

Now, in the ordinary way, Mr. Dyke would have given the bishop a respectful salutation, which would have been responded to by a stately bow. But to-day his lordship came up, eager-eyed, eager-voiced, and with both hands outstretched, and greeted him most heartily.

"My dear Dyke, is it you? I have not seen you for ages. I am afraid that we old friends are quite forgetting one another."

"My lord," stammered Dyke, rather taken aback, "if this is so it is not my fault."

Something like an extra colour came into Dr. Grant's bronzed face.

"Never mind that. There is something that I want to talk to you about. Come and dine with me. We can put you up for the night at the house."

There was many a clergyman in the diocese to whom the episcopal invitation would have given a flutter of joyous excitement. It might have been the case once, and not so many years ago, with Thomas Dyke; but he was now long past that sort of thing. A solemn dinner and a long sitting with the bishop, estranged from him by three-quarters of a lifetime,

was not at all to his taste. He had much rather finish up his day by a friendly cup of tea with a certain minor canon, and get home comfortably in the cool of evening.

"No, thank you, my lord. I am not prepared to sleep in Alchester to-night; but if you wish to speak to me, I will walk with you in the direction of the Palace."

"The old rector of Danehill has gone at last," said the bishop as they walked along. "Now, my old friend, I feel that you have waited much too long without preferment, and, if you will take the living, I will give it you with the greatest pleasure."

There was a time when this living would have exactly suited old Dyke, especially if the rectory need not have changed its mistress. The idea was intolerable to his mind that he, of all men, should be the means of turning her out of the place where she had lived her little life.

If he could possibly do this dear fair girl some good service—still dear and fair, though the little children were now clinging to her knees—the loyal old man felt that the dearest wish of his heart would be gratified.

"My lord," he said, "I am very grateful, but I am an old man now, and do not care for the pleasant things of life. I will keep on as I am as long as I may, and I am sure that in some way I shall be provided for as long as I live. But there is the curate of Danehill, my lord—a man who has done his work very faithfully and well for years past. If you would kindly let me have a voice in the disposal of the living which you offer me, I would urge his claim as strongly as possible."

"I know Mr. Musgrave," answered the bishop. "He is a worthy man, and the son of a worthy man, and an old friend of my own. It is fully my intention to look after his interests. But it is not for the good of a parish that a curate should succeed his rector or a son-in-law his father-in-law."

"My lord, if he is really a good man why should you displace him for one who may not be a good man? Rules are made for men, and not men for rules. No rules should be so inflexible that their application should do harm instead of good."

"I'll think it over, Dyke; I'll think it over. As for you, it will end by my being obliged to make a canon of you. You will not mind that?"

To say the truth, that was exactly the thing which Mr. Dyke would not mind.

The bishop, as he said, turned it over in his mind. He determined to carry out his new idea of seeing things with his own eyes. He would take strict regard to the requirements of the district and the character of the clergyman. He would go to Danehill and see things for himself.

He determined that he would go off the very next day.

Unfortunately the right reverend prelate had not mastered the difference between Danehill and Danehill Road Station. He was not so much acquainted as he might have been with the physical geography of his county. His original idea had been that he would pick up a fly at the station, investigate Danehill, and perhaps go on to my lord at the castle, and get his views on things in general, and Danehill in particular.

Arrived at Alchester Station a sudden idea struck the bishop, and he took a third-class ticket to his destination.

This was the first time that he had travelled third-class during his episcopate, and it brought him nearer than he had ever been before to the bucolic mind.

It was market-day at an important town on the line, and the carriages were filled with farmers and peasants. They had not a very extended dialect these rustics, a vocabulary limited to a very few hundred words, and they used much plainness of speech, enlivened with a provincial oath now and then which both amused and horrified the bishop.

The day had become suddenly overcast, and the rain came down heavily, which in the event turned out unfortunately for the bishop. The train stopped at every station, and at every station there was a constant going out and getting in. There was one bucolic being who nursed a basket of eggs on his knees, and had a sack of potatoes by his side, who was very affable with his lordship, and who turned out to be a native of Danehill. He liked the parson; parson had come very often when his mother had rheumatics; rheumatics were common at Danehill "because the sile be so loamy."

Could he read and write?

"Yes, he could a little; parson had taught him at the night-school. Young parson wasn't such a scholar as old parson; he spoke quite as plain in church as if he were speaking to two poor third-class chaps like you and me," said Hodge to his bishop.

The bishop was astute enough to see that if a man visited his sick poor, taught in a

night school, and preached a plain sermon, he was really doing a valuable kind of work in his way. Thus cogitating, and thus impressed, Dr. Grant alighted at Danehill Road Station. Any pleasing vision which he might have entertained of a well-equipped cab were speedily dispelled. No such thing had ever been seen in this part of the world within human history. The station-master being appealed to said that perhaps a gig, and certainly a light cart, might be obtained at Danehill, but nothing of that sort was to be seen at the station, except belonging to the neighbouring farmers, and they would not be coming back until late in the evening. Then the bishop heroically determined to walk. He told himself that he was quite a strong man and as well able to walk half-a-dozen miles as any young man in the land, and he accordingly trudged forth with an air of great determination and vigour. I have no doubt that Dr. Grant would have achieved his walk very successfully, but for two circumstances. The first was that the roads were in a state of primæval mud, and the bishop's boots, ordinarily used on carpets, lawns, and smooth pavement, were nearly lost in the mud altogether. A good deal of fog and drizzle successfully harmonised with the mud. After walking about four miles on a straight road the bishop came to a certain place where four roads met. Originally there had been a sign-post, but the sign-post had disappeared, and the parochial mind in vestry embodied considered that their own people knew their own roads without going to any expense for a new sign-post. The bishop being thus thrown on his natural sagacity, of course took the wrong road, being influenced in his choice by noticing two cottages at the bottom of a mile and a half of steepest hill. One of these was totally unfurnished, and the other was locked up, the people having all gone away for the day. Then the bishop discerned a farmhouse on the top of another hill, towards which he painfully made his way, realising that at his time of life it was easier to go downhill than uphill. At the farmhouse he found out that he had mistaken his road, which lay in the diametrically opposite direction. Any mile walked under these disappointing circumstances is as long as two, especially up a steep hill. Not a single human being did he meet to whom he might casually mention the story of his woes, caused by the reprehensible want of a sign-post. Very hungry

and thirsty, wet and wayworn was Dr. Grant when he found himself opposite The Montacute Arms, the one hostel of the village, hardly a shade better than an ordinary ale-house.

Had the bishop found an available carriage, I am afraid that he would have taken it, after the benign processes of refreshment and warming, and caught the up-train home. There was nothing to be hired but the light cart, and that would not be available for some hours. The thought occurred to his mind that he would ask the hospitality of the rectory, but he felt that it would be hard to accept Mr. Musgrave's hospitality and then refuse him the living. Up to that present moment he had not made up his mind to offer Mr. Musgrave the living; to say the truth he was not in the best humour either with Mr. Musgrave or with the parish of Danehill. However, The Montacute Arms owned one very decent room, where the Montacute tenants in the parish were entertained at an audit-dinner every half-year, and also a decent bed-chamber. Every bishop has, necessarily, a good deal of experience on the subject of strange bedrooms, while on confirmation tours, and this one's well-trained instinct told him that here was a bed that might be safely slept in. Here he made himself as comfortable as circumstances permitted; the landlord, who was a game-keeper on the estate, being able to produce a venison pasty. Then he sent a messenger to the station with a telegram, asking for his usual travelling-bag, and the messenger was to wait and bring it back by the last train. The next day was Sunday, but on that Sunday, and on any Sunday he chose, the bishop was a free man. His bag would include certain episcopal raiment which the bishop himself would sometimes playfully speak of as his ecclesiastical toggery, or as ladies have called it, his war-paint. It so happened that about sunset all the roughness of the day went off, and there was a pleasant time. The bishop's boots, socks, and gaiters being all dried effectively, he took his walks abroad; was favourably impressed by the beauty and order of the church, rectory, and schools, heard favourable accounts of the curate, and still more of the curate's wife. He met Hodge, of the potato sack, whom he enlivened with a shilling; then the bishop went to bed contentedly, and had a satisfactory night's rest.

The astonishment of Tom Musgrave may be easily conceived when the bishop, bag in hand, presented himself at the vestry,

as soon as Tom arrived there, and enquired how he could best assist in the service. Tom preached the sermon and the bishop gave the benediction. Tom preached one of his shortest and best sermons, respecting which, indeed, there was a rumour that all the best points had been put in by his wife. Then they went to dinner at the rectory—only a cold joint, salad, and home-brewed beer, for Mrs. Musgrave, at this period of anxiety and uncertainty, had placed everything upon the most economical footing. Dr. Grant liked his old friend's son and thought very favourably of his work, but perhaps he thought still more of his pretty, graceful wife, so good-looking, and also who looked so good, and perhaps most of the little children who clambered on his knee and called him "bisop." That night he and his bag went over to the rectory, and next morning he gave Tom the living.

It was generally allowed that Bishop Grant's last days were his best days. It was astonishing how much work he got through and how well he did it. He gave Dyke a canonry, and was able to do something for his old friend Musgrave. He was very fond of visiting Tom Musgrave and his wife at the rectory of Danehill, and the lady always met him with a pair of neat ponies at Danehill Road Station. And when he died, in the odour of sanctity, it was truly said of him, that he was one who had loved to show himself the poor man's friend.

GEOFFREY STIRLING.

BY MRS. LEITH ADAMS.

PART III. CHAPTER XV. EXILED.

If Hilda had lost a mother, she had found an elder sister. Amid the desolation of her own home, another home had opened to her. The vicar and his gentle wife had taken her to the vicarage, and there told her that henceforth, until a nearer, dearer claim should wind about her heart and life, there should her home and shelter be.

The niche fitted her so well, and she it, that in a marvellously short time it almost seemed to her as though she had been an inmate of that quiet, happy home for years instead of for days only.

Her mind grew full of wonder at the surpassing wealth of tenderness the world holds for those who mourn, and who are surrounded by true and loving hearts. If she were Dr. Turtle's own child could he be more tender to her, more watchful over her, more thoughtful in his ministrations

to her bodily needs? If Davey were her own brother could he be more careful over her, more frankly, beautifully kind? Then there were Mr. and Mrs. Geddes who came to see her one evening just as the dusk was closing in, and who sat, one on either side, speaking softly, and evidently regarding Master Ralph's betrothed as a something unspeakably precious and sacred. Even Lady Boscowen's high nose and magnificent manner held no terrors for Hilda, since she saw a tear trickle down the former, and the latter was toned down to an unwonted gentleness.

"So you are going to marry Ralph, one of these days," said her ladyship, not without a little gulpingness of voice; "and going to live abroad? Well, my dear, I dare say it is better so, for a time; but I know I should have grown very fond of you, and I'm sorry to lose you. So is Denby, I assure you. It is only his way to put on a bouncing sort of manner when his feelings are touched. I really must ask you to look upon him with my eyes, which are used to him, my dear, and can read him through and through."

At which Denby looked very uncomfortable, and more "bouncing" than ever; for he had been beating his brain as to what to say to this pale-cheeked maiden, and had had his toil for nothing, so full was he of good intentions, and so clumsy in carrying them out.

"She looks as if she had seen a ghost, and couldn't get it out of her mind," he said, as he and his wife drove home together.

"It was your brusque manner frightened her," said Lady Boscowen, leaning back in the carriage majestically, but longing to get home that she might have a "good cry."

It had been a sad blow to her to learn that Ralph Stirling was going to travel in foreign lands once more, instead of settling down at the Dale with his bride. She fancied such conduct betrayed a want of confidence in herself, and in her will to float Hilda serenely on the waters of county society. She was hurt with Ralph, but when she tried to reason with him, he seemed to slip out of her hold, setting her remonstrances aside with a tender determination, even when most grateful for her interest in him and in Hilda.

After the storm, the calm.

So it was with Hilda Devenant.

The hush, the rest of Alicia's happy home were beyond measure solacing to that poor tired heart. The atmosphere of perfect love and sympathy in which her

mental consciousness now breathed held all the grace of healing.

Love, too, taught her courage. He who loved her so well—had he not cruelly suffered? Was he not, even now, wading through deepest waters of Marah?

What, then, was her sacred office? To comfort, to sustain him in the bitter struggle for the right which now lay before him.

She learned with an ecstasy of thankfulness that the flowers that he had laid on the pillow beside her dead mother were messengers of peace and pardon, that he bore no bitter hatred, cherished no vindictive resentment to the tortured, misguided woman who had wrought such evil for him and his, and had striven so hard to make his life barren and broken.

Even where he could not justify, he could forgive; where he must perforce condemn, he could pity.

"We shall have an anxious time of it together, dear," he said one gloaming-time, when the two were alone together in the pretty vicarage drawing-room; "a wearing and anxious time of it."

"Better together than separate," she said, smiling.

The dark rings of sorrow and weeping still encircled her eyes.

She looked such a slender creature in her deep black robes! Her face had grown white and small; the full rounded contour of the cheek had somewhat fallen, and the mouth, at rest, was sad.

But what a brave true soul looked out at him from her eyes; what an exquisite tenderness chased the sadness from her lips, as they smiled upon him tremblingly, or met his own in a parting kiss! How should he have borne his sorrows without her? What would life be to him, bereft of her?

"People will not wonder much at our taking to a wandering life," he said; "I have always been a restless kind of fellow, as Lady Boscawen said to me to-day; and you are willing to follow my altered fortunes, sweetheart, are not you?"

"Willing?" she said. "Oh, Ralph! I have lived alone with such dread fears—I have companied with my own weary aching heart through such dark hours of pain—that it seems like heaven, my darling, to know that never again—never as long as we shall have life together, shall I know what it is to be alone again!"

And so, with weeping that was laughter, and laughter that was weeping, she cast herself into the arms that held her with a

fond and hungry grip—then fell to abject weeping, amid a perfect storm of little catching sobs, over her darling's cruel fate.

"Oh, my love, my love!" she cried, "my exile, driven from home and country; my poor boy, sent adrift with only me to comfort him—my banished darling!"

"Banished?" he answered, "exiled? What folly are you talking, love? How can a man be banished when he takes all his world along with him?"

Then they grew calmer; talked of all Ralph's plans and difficulties; of how old Anthony was toiling to carry out his master's wishes; of poor Nurse Prettyman, entreating with tears to be allowed "go follow" the two into a new world and a new life; of a great hospital that one day should arise amid the growing population of Becklington, as a refuge for the sick and suffering; of a new church and schools; of all the mighty works of charity that should be (though the world should know it not) but works of restitution and expiation.

"Then, in time, I shall sell the Dale," said Ralph, and a shadow passed across his face.

Had he not built castles in that old home of his; and now—were they not tumbling about his ears?

But Hilda put her arms about his neck, and kissed away the sadness.

"You know I have something of my own, Ralph—all that poor old uncle Lemaire left me," she said; "we can add mine to yours, and then we sha'n't be quite poor," she added with an adorable air of mingled triumph and tenderness.

"Poor!" cried Ralph, radiant, as catching the reflection of her hopefulness; "how can we be anything but rich as long as we have each other?"

Which was, of course, the soundest logic, and not to be confuted by all the learning of the schools.

CHAPTER XVI. AT THE SAFE RETREAT.

It was an evening in early spring.

The hawthorn-tree that overshadowed the porch of The Safe Retreat was one great posy of tiny white buds, amid leaves of that exquisite delicate green that is never seen save when the world's garment of verdure is newly donned.

In the tea-gardens behind the inn the crocuses stood all arow, fair chalices of gold, of white, and soft, faint purple.

Widow Green was proud of her flower-garden, and with reason, too, and had been heard to call the hawthorn-tree, in front, the "luck of the house."

But now, though it was thick with buds, and though the swallows had come home from their winter wanderings and been fluttering about the market-place all day, the evenings were still chill enough to make the cosy, crimson-curtained parlour of the inn a welcome haven.

Here there were gathered a number of well-known faces, for it was Saturday night, and a pipe and a glass among friends were joys not to be despised by men who knew how to appreciate the good things of this life.

A pleasant subject, too, was under discussion, for they spoke of a wedding, smiling as they chatted and nodded over this reminiscence or that.

" 'Twere a simple kind o' a wedding in the matter o' pomp and circumstance," said Farmer Dale, " but I never see'd two folk look more contenteder to be taking each other for better for waur than Maister Ralph and the girl Hilda. There wur such a light o' glad content shinin' i' her bonnie eyes, as might ha' made sunshine i' a dark place ; and as for him—Lord ha' mercy ! but how like the feyther he did look, as he come up afore t' vicar and smoilt a bit of a smoile as much as to say : ' It's a proud mon I am this day, and a happy—and I'm reet glad for a' men to see the pride and the gladness o' my heart. I'm coom here for to take her for better and for waur, and I don't care a dom for the waur as long as I hold her little hond i' moine.' "

" But Maister Ralph didna say all yon ?" put in Jake, who was apt to be literal at times, or, at all events, obtuse in regard to other men's " figgers" of speech.

" Noa," replied the farmer, " but he looked it a—and more beside—for the shadder o' a moighty sorrer was over him, same as has bin' over him ever sin' he came whoam to find the feyther dead and gone. It took his youth out o' him, did that sorrer, Jake—and youth's a jewel that, onct lost, none on us con foind no more, search how we may. He's lived ten years i' one, as the sayin' goes, has Maister Ralph ; but I reckon he's a good comfort i' the true heart as beats beside his own ; and there's time to look to too, which is a good doctor for a sick 'art."

" I never see'd a prattier splicin' to my moind then Maister Ralph's," said Jeremy. " I'd reared each blossom i' Miss Hilda's boquay from a buddin' bud, and knew 'em same as if they'd bin my own childer—eh ! but they wur a bonnie lot ;

and 'Jeremy,' says she, ' my husband says I have to thank you for these ! ' Didn't she grow rosy neither over the word as wur but strange to her sweet lips, but her eyes wur laughin' as she looked at him, and I reckon he gev' her a squeedge wi' s arm for sayin' it out so pat and pratty."

" To hearken to old Anthony quaverin' out 'Amen,' like as if he'd bin a parish clerk all's days ; and to see 'im givin' away the bride as purlite and nat'r'l as if he wur her lawful grandfather, that's what tuk my fancy," said Jake ; " and it seems but yesterday as it a' happened, tho' it's more nor a year agone ; and happen there's a babby born to Maister Ralph by this."

" Weel, if so be as that's so, we don't be like to ha' much chance o' seein' on it," said Jeremy ; " for there's no word o' the young couple comin' whoam ; and some folks say as the Dale is like to be sold—me wi' t, I reckon."

" Aye," put in Farmer Dale, " I've heerd some kind of a rumour as things moight be apt to turn out that way, and I tell yo' what it is—there's wanderin' blood somewhere among the Stirlings. Happen, ever so long back, one on 'em married wi' a gipsy, and that gipsy's natur' is allers risin' oop in 'em, same as bubbles i' wine, and instigatin' of 'em to be up and stirrin'. Then his father bred 'im up i' wanderin' ways, and had 'im taught to speak many strange tongues, so as he'd never need be baain' like a lost lamb i' strange pastures, an' none able t' make out what he wur at."

" There's none here has better cause to remember Maister Ralph's weddin'-day, than thee, farmer," said Jeremy ; " for luck fell into thy lap, unbeknownt, as we may say, while t' bells o' the old church wur clatterin' fit to bring t' tower down."

" Aye, aye," said the farmer ; " 'twere an unlooked-for Christmas-gift I got that time ; and I take it I did stare at our vicar an' old Anthony more than wur seemly, when they gin' me t' roll o' papers, and tould me as I'd paid my last quarter's rent for Dale Farm."

" 'Twere t' ould Squire Stirling's wish for thee to have it. He'd ha' done t' deed himself if he'd lived long enoo."

" So they said—so they said," answered the burly farmer, passing his hand thoughtfully over his head, stroking his hair into his eyes, and then pushing it back from his brow ; " so they tould me."

" Yon wur a proud day for thy missus," said Jeremy.

" Aye, she wur reet fain, wur Nancy ;

she laughed and she fair blethered both in a breath, and went nigh to strangle our Jim, so toightshe clipt 'im about t' neck. Mothers aye think more o' theer childer's good than their own ; and Nance wur every bit as pleased to think as Jim, and his heirs after him, 'ud own t' ould place after she and I wur gone, as that we wur landowners i' place o' land-renters—that wur she !"

"It's the way wi' womenfolk," said Jake, speaking with an air as of vast experience of the sex, at which Jeremy put his tongue stealthily into the cheek next the farmer.

"Twere a foine thing o' t' ould squoie to think o' makin' thee out-and-out owner o' t' land thee'd tilled so weel," said Amos Callender ; "an' a pratty action o' Maister Ralph to gie it over to thee on's weddin'-day. There's more nor gipsy-blood i' the Stirlings, mates ; there's a generous and lovin' sperrit. Aye, moy sakes ! but what a thought it is, to call to moind Squoire Geoffrey, weak and wan, houldin' on t' winder-cheek o' t' bank winder, and axing for us to possess our souls i' patience, and trust him to do the best for everyone on us ! I moind it same as if t' wur this very minute as now is. And I've oftentimes said to my old Bess as 'tis a marvel o' dealin' as that riddle wur never read. Somewheers on the earth the rascally chap as did the sin wanders wi' a heavy moind. This must be so, or Widow Bunnycastle would ne'er have had her savin's sent all unbeknownst, and Jake theer 'ud never have had such a gaudy chain across his weskit."

To this Jeremy made reply in kind, bringing up his own experiences of that dreadful day long years ago, and telling how Master Ralph (then something about as high as the table) broke into bitter crying, and was carried off sobbing by Nurse Prettyman, when he heard tell of the people who were "sad and sorry."

The farmer and Jake were silent, and sat looking at the fire.

Soon after this, Amos Callender took his leave of the rest, saying that Bess and "the lass Em'ly" were gone out to a tea-drinking and he had promised to fetch them home ; at which Jeremy also took his leave, moralising over the immensity of watchful care called for in the matter of young seedlings "planted out i' frames," these spring nights.

So out across the stones where the shadow of the budding hawthorn wavered in the keen clear wind, went the two ; and Jake and the farmer were left to keep each other company.

Silence reigned a while.

Then the two men (being one on either side the cheery hearth) looked hard, each at the other.

"There's strange thoughts," said Jake, ruffling his hair all over his head till it looked like a badly made haycock ; "there's fearsome thoughts as comes i' a mon's yed now an' agen wi'out axing leave, and settles theer like flies on carrion ; there's thoughts as moight weel turn their faces to t' wall i' varry shame o' their own natur' ; thoughts as coom and coom, no matter how yo' drive 'em off, same as they say a cloud o' boggarts chase a chap as tries to cross t' dyke-land after midnight on Hallow E'en."

Jake shook as he spoke ; and by the look of fear upon his face, a boggart might have been peeping at him round the corner of the high-backed bench on which he sat. Farmer Dale, who had listened in grave silence, rubbing his hands slowly together and nodding his head as though to check off each item of his companion's discourse, now rose to his feet, standing with head bowed and hands clasped before him, much as he was wont to stand in church.

"There's thoughts as coom," he said, speaking both solemnly and sadly, "and wunna be cast out ; or, if they be cast out, it's but to coom agen ; but such-like thoughts should not be spoke, nor yet read by ony save by Him who reads the heart o' man same as an open book. It's ill work raking oop the ashes o' a dead mon ; but to yo', neighbour Jake—a good mon and true, and one whose heart can harbour no bad feelin'—I'll say this much : happen as Squoire Geoffrey had a heavier burden to bear than me nor ony mon i' Becklington had a moind to think i' those dark days that's past and gone. An' if this be so, I've but one word to say, and this is it—Lord rest the soul that carried such a load !"

And Jake said "Amen to that."

Then the two passed out into the night across the shadow of the thorn-tree, and spoke no more of that strange riddle that had never been read.

But as time went on, and strange gifts of a munificent charity came to Becklington from the hand of the man who came back no more to claim his own, suspicions, like little snakes through grass, crept here and there with stealthy rustlings ; yet never came out into the open, nor reared themselves in the light of day.

CHAPTER XVII. FAREWELL.

ONE more glimpse at Becklington, and it is a parting one.

The spring sunshine is glinting everywhere; shimmering down upon the stones of the old market-place; catching the vane on the town-hall, and twinkling in the little pewter can that Amos Callender's lass Emily is dangling to please the baby in her lap, as she sits at the door of the house-place watching for her father coming home to dinner.

Emily is on a visit to the old folks, and has brought her youngest born to make the grandmother's heart young again, and set her off in endless recollections of Emily's own baby-days, and baby-feats.

There she is, the cheery soul, peeping round the door, and clapping her hands to make the baby laugh. And there comes Amos, swinging along as if all Becklington belonged to him; while Jake, sitting at his work over the way, waves his hand with as much dignity as if he were bestowing a benediction, and the lanky Abel, standing near in momentary idleness, grins a greeting to the tanner as he passes on towards home.

The squeezed-up building in the corner of the market-place, that was once Stirling's Bank, has just been what is technically termed "done up." The windows that we once saw closely shuttered, and staring blankly with sightless eyes at the tumult of humanity that surged below, are now bright with plate-glass panes, bearing imposing announcements in gilt letters, that shimmer in the sun.

The ivy is gone from the wide low chimney, whence issued that mist of pale blue smoke, veiling the stars. All things are brisk and new about the renovated building, and the lurking door leading into Church Lane has long been bricked up.

Now Amos and Bess are laughing to see Emily holding the baby up on weakling legs, making believe that it can walk across the stones to meet its grandad.

Jake is whistling the last new chapel tune, as he goes on briskly with his work.

A lark's song bubbles over like a fountain of melody in the cloudless sky overhead. Jake's pigeons are preening themselves and cooing on the red tiled roof.

Let us pass on to the meadows, and so meet Cuthbert Deane and Alicia, who are coming down that way from the church.

We do but follow in the wake of Davey, as he hurries eagerly along in the same direction, taking off his hat and waving it

on catching sight of the two figures emerging from the shadow cast by the belt of beech-trees that edge the churchyard.

Soon the three stand in a group, and Alicia is smiling her sympathy with Davey's eagerness. Things have gone well with Davey since we saw him last. Life for him is full of fair new hopes. It is as full of promise as the hawthorn-tree before The Safe Retreat is full of buds. Has he then forgotten that first love of his, sweet Hilda of the violet eyes and gentle voice? Not he!

The man or woman who has once been loved is never quite the same as any other to the heart that has cherished them. An echo of the old music ever lingers about the name that has once been graven there. Hence, to Davey, Hilda was ever a sacred and tender memory, and he held the knowledge of her happiness as something infinitely precious. He knew that when the "desire of the heart" had become a living reality, no sorrow could ever, for her, be beyond comfort, so long as her husband was by her side. And, knowing this to be so, he thanked Heaven that through troubled waters and an angry sea she had reached at last the haven where she would be. For himself, a great-niece of old Anthony's had come to make her home with that worthy man and his good wife, and Davey's zeal in visiting the old couple, and reading to Anthony, whose sight was failing, was in very truth a touching sight.

The oftener he went, the more he was convinced that life was full of beautiful things and sweet surprises, of which neither the least beautiful, nor the least wonderful, was the growing conviction that there lived a woman, young and fair, who could love David Robin in spite of there being "summat wrong wi' him;" that a woman's tender eyes could look beyond the awkward gait and heavy shoulders, and read a welcome story in the eyes, which, if graver and more wistful than those of other men, were also more tender.

But we are wandering from the little group of three gathered together in the light of the spring sunshine, amid the daisies and buttercups that are trying their best to hide the grass.

The vicar's wife has taken a letter from Davey's hand, opened it, and is tantalising the other two by keeping its contents to herself, while first smiling, and then—not quite, but almost—crying over it.

"How are things going with them?" says the vicar. "Is Ralph pleased to hear

that the site for the hospital is secured at last?"

"He is very much pleased about everything," says Alicia, with a roguish triumph in the eyes that look at her husband over the edge of Ralph's letter. "He likes his Australian home more and more every day, and he is getting on with his farming marvellously well. Mrs. Prettyman, too, is becoming convinced that the New World is better than the Old, and has expressed a wish to lay her bones there."

"And Mrs. Stirling," says Davey. "What news of her?"

"The best," says Alicia, and this time there can be no doubt as to the tears that rise to her eyes. "There is a baby—a little baby-girl, and they have called it—Hester."

TEMPERANCE.

THE tide that doubtless exists in the affairs of men, moved by influences that are perhaps far beyond our ken, and whose restless sway is felt in fashions, beliefs, and habits that vary with the changing moon; this tide seems in one important point—the drinking customs of society—to have made its mark—high gin-and-water mark you might call it—and decidedly to show signs of retiring. There are waves of feeling that pass over masses of people; one age has its enthusiasm, another its cynicism; and such an undulation is now felt in the matter of temperance. It cannot be ignored or overlooked, there is evidence of it in the streets; and with every knot of men you meet the subject is discussed in quite a different fashion to that of a few years ago. And yet we were accustomed to plume ourselves upon a relatively high degree of temperance. There were no three bottle men as in the days of our forefathers; we had renounced their strong and heady potations, and yet it will be found that for strong, solid, level drinking, everybody going into the business with a will, old and young, men and women, the devout and the dissolute, the past half century will hold its own with any other that has gone before. Other things have gone up and down, industries have developed and decayed, whole classes have swayed between wealth and ruin, but fickle fortune has proved constant to the purveyors of drink, and publicans have thriven in comfortable prosperity. The public revenue, too, has taken a lion's

share; we have drunk ourselves through costly wars and heavy expenditures. But the reaction has come at last—whether temporary or of a lasting nature, who can tell? Anyhow the Customs and Excise both tell the tale, and officials begin to ask in alarm, if all the world should turn sober what will become of the revenue?

That too was the question asked the other night at the usual symposium held at The Dunbarton Castle, a highly respectable suburban tavern; no formal meeting, you will understand, but people happen to drop in. Some people have happened to drop in any and every night for a score of years—the fathers of the suburb these, who talk of the green fields which used to spread around. To the bustling thoroughfare with its constant stream of cabs and omnibuses the house presents a brilliant-lighted front, and its swing doors are constantly on the move, as a mingled crowd throng about its zinc-covered counters. It is a well-conducted house, mind you, and when its customers have clearly overshot the boundary mark of sobriety, they are inexorably marched out into the street, to flounder helplessly in the stream of traffic or to catch the commiserating eye of the nearest policeman. For there is a vigilant eye over everything that goes on at the Castle—the master's eye—the eye, that is, of our respectable Boniface, our patriotic vestryman, who with his stern and vigilant watchfulness upon the public bar, has a softer and more benevolent aspect for his guests in the little parlour. But when the statistical young man, who is connected with the local press, moots the question about the revenue, and rallies the landlord upon the falling off in the consumption of stimulants, Boniface shows a contemptuous indifference to the subject. A fine thing to make a fuss over, a falling off of one per cent. or so, due to bad harvests and the want of hot weather to make people thirsty!

"But then," urged the statistician, "the returns ought to increase with the increase of population."

"Hold hard there," cried the landlord, "let us talk plain, if you please. What does increase of population mean? Babies, don't it?"

"Quite so," was the general affirmation.

"Well, they ain't reared on beer and gin, not as a rule. They're fed on milk. So what has increase of population got to do with us publicans?"

It was difficult to say. The statistical

man could not see his way. He seemed to feel a fallacy somewhere at the tips of his fingers, but not so as to be able to collar it, and bring it to light. And then our landlord seems so confident in his position. As for any permanent falling off in the consumption of drink, he is quite at ease upon that point. As to the more genteel part of his business, he owns to a falling off there. The symposium is no longer so well attended as it used to be. And, indeed, our landlord has confided to some of his customers that he only keeps up the institution for the sake of a few old customers, who would be quite stranded and lost if deprived of their nightly harbour of refuge. It does not pay, he says, to encourage people to sit and talk—let them swallow their drink and march out. Of one thing he is confident—as long as the working-men get good wages, a fair percentage of the money will come to him. In a general way, you may take this at fifteen per cent. When a man earns a pound a week, he feels himself entitled to three shillings out of it for spending-money; the rest goes to his wife for the support of the family, many or few—that is not a matter which concerns him at all. And spending-money goes inevitably in drink. Now, out of these three shillings a week thus spent, two at least go in profits to the publicans and brewers and distillers, with whom the Chancellor of the Exchequer stands in, so to say. Perhaps the latter takes half the two shillings, and in that case the workman's contribution to the exchequer represents five per cent. of his income. Now, if there were any widespread sympathetic movement that would take the working-man out of his drinking habits and land him on a different platform—well, Boniface would be ruined, no doubt. But what would also become of not a few other institutions which are dependent upon the public revenue?

But our landlord is not in the least alarmed, any more than the lark who had built her nest in the corn. The working-man has not stirred as yet—it is the friends and neighbours who are running about and shouting, and processioning, and putting on blue ribbons.

But our landlord leaves one important element out of his calculation. The mass of people who are his customers now will continue to be his customers to the end of the chapter. But how about the recruits? It is a cheering feature in the latter-day aspect of our large towns that the young

ones coming on among the working classes are of a distinctly better and more cultivated type than their predecessors, likely to be much cleaner in language and more temperate in habits. Education is doing its work, and the coming race promises fair to shake off the nation's vice. A cheering prospect indeed for the philanthropist, but for the Chancellor of the Exchequer rather a dismal one.

"Where are my lost millions?" he may soon be in a position to exclaim. Perhaps, indeed, he may find some compensation in the increased consumption of tea and coffee. For, concurrent with the falling off in spirits—which is only one per cent. on the annual consumption of about thirty million gallons, a fact remarkable in its tendency, as showing a beginning of reaction, but not, so far, a serious financial loss—concurrent with this is a great increase in the importation of tea, which has risen from, roughly, a hundred and fifty-nine million pounds in 1881, to a hundred and sixty-five million pounds in 1882. The consumption of cocoa, too, has risen ten per cent. in the same period, to an annual consumption in 1882 of about twelve million pounds—a fact not surprising to those who have travelled about London in the early hours of the morning and have seen the rush of the working-men and the early-breakfast people generally upon the cocoa-cans. Coffee, on the other hand, is stationary. Nor is this to be wondered at, seeing, or rather tasting and smelling, the vile stuff that is purveyed as coffee in the so-called coffee-houses and Coffee-Palaces. For to excel in coffee requires forethought and skill in the matter of preparing the berry, and delicate manipulation in the making of it, and it cannot be made successfully in large quantities; while tea and cocoa lend themselves to rough-and-ready processes. But, anyhow, the increased consumption of these two temperance beverages shows pretty clearly that the falling off in spirits is not due to diminished spending powers in the people at large, but rather to a change of taste and habit.

In wine again, the falling off in consumption is remarkable, if placed in contrast with a steady increase, year after year, up to the year of grace 1876, when the consumption reached its highest total of about eighteen millions and a half of gallons—high-wine mark that deserves to be marked upon the doorposts of the Treasury chambers, as exceptionally high tides are marked on river piers and bridges. From

that date a gradual decline has set in, with the result of landing us in the past year in a consumption of only some fourteen million gallons. Something of this falling off is due, perhaps, to a distaste for wine as a beverage, brought about by a general deterioration in quality, and by the enormous adulteration of which wine is the subject. But there is also a change in the social habits of the wealthier classes. Instead of the popping of champagne corks, we have the fizzing of mineral waters. The hospitable suppers where wine and wit flowed freely, are things of the past; the balls of other days, when the fair dancers refreshed themselves so freely with sparkling wines, are succeeded by Cinderella parties, where nothing is provided beyond tea and lemonade.

Perhaps this is not all pure gain. It is difficult to believe that some of the zest of social intercourse will not be lost when wine no longer thaws the icy crust that keeps people apart. There is a want of genial warmth in the notion of life from which the cheerful glass and flowing bowl shall be entirely banished. Dyspepsia and morbid melancholy seem to wait upon the hard-worker, and often the power of enjoyment is wanting without the help of stimulants, and in that way, how much better is the social glass than the solitary dose—of laudanum perhaps, of chloral, or other fatal dram, with their heavenly moments incomparably more enticing than the commonplace cheerfulness of alcohol: heavenly moments to be purchased by speedy irretrievable ruin of body and soul.

But apart from the general movement of opinion, no doubt the teetotalers and their movement have something to do with the falling off in the revenue from drink. Half a century ago the very name of them was unknown, and the word abstainer, which is the more popular term—a man rarely describes himself by the lengthier title, but shortly as a 'bstainer—conveyed no particular meaning. Even now to the intelligent foreigner the whole business is something of a mystery. "Not to drink wine and alcohol—very good, if it so pleases you, but to make a 'cause' of it, to have meetings, speeches, processions, banners—mais!" and he dismisses the whole affair with a shrug. But at home one feels that the question must be treated seriously. The "pledge" is really a barrier to many a man between his better self and his worse—a contract registered in heaven which he is bound to keep. And this belief of

his carries him over the dead points of his new course, the moments when the craving for the accustomed dram grows almost overpowering.

But the cause does not content itself with reclaiming drunken men, it tries to enlist the children, and it would be difficult to say how many organisations there are in the country, Rechabites, Templars, and so on, which enroll the poor bairns from a tender age, when their temptations are rather to an excess in tea and buns, and administer the potent pledge. The result is often disappointing when the child grows up, and comes in contact with the world; but in other cases a kind of fanaticism is produced, which recalls the early fervency of Islam. "The sword or the pledge" would be the war-cry of many of these warriors. But all these more ancient societies have paled before the sun of the army, the Blue Ribbon Army, which has somehow caught the popular taste. Here is recruiting made easy, no swearing-in, no medical test, but the youth has only to endure a pretty pair of hands, perhaps, twiddling about the breast of his coat, and presto! the thing is done—the blue ribbon is pinned on, the man is enrolled. Altogether there is something charmingly human about the process, and when once the badge is assumed, its obligations seem to be a matter of honour. It won't do for the seasoned old reprobates, who require something more solemn and awe-inspiring, something to frighten them out of their broken old boots; but for young people, with their sympathies and vanities, there is nothing like the blue ribbon.

And about the revenue? is asked of a local prophet of the faith, who works round the neighbourhood selling petroleum by day, and at night and on Sundays is a fervid lecturer and preacher. "When you have made everybody a 'bstainer, and knocked off twenty millions or so, what will the Government do then?"

"Well," replied the man, "I'll tell you a little story now. There was once a chap, an American, I fancy, bragging about his country, and, says he, 'Why, in our country, the bees is as big as turkey-cocks is here.' 'Hallo,' says his friend; 'and about the hives—how big is they?' 'Oh,' says the other, 'I don't know as they're any bigger than ordinary.' 'Then how do the bees get in?' 'Well,' says the 'Merican, a little huffed, 'I guess that's their look-out.' And that's what I should say to the Government about the revenue."

MR. SCARBOROUGH'S FAMILY.

BY ANTHONY TROLLOPE.

CHAPTER LXI. HARRY ANNESLEY IS
ACCEPTED.

SHE knew that Harry Annesley was at the door. He had written to say that he must come again, though he had fixed no day for his coming. She had been delighted to think that he should come, though she had, after her fashion, scolded him for the promised visit. But, though his comings had not been frequent, she recognised already the sounds of his advent. When a girl really loves her lover, the very atmosphere tells of his whereabouts. She was expecting him with almost breathless expectation when her cousin Mountjoy was brought to her; and so was her mother, who had been told that Harry Annesley had business on which he intended to call. But now the two foes must meet in her presence. That was the idea which first came upon her. She was sure that Harry would behave well. Why should not a favoured lover on such occasions always behave well? But how would Mountjoy conduct himself, when brought face to face with his rival? As Florence thought of it, she remembered that on one occasion the quarrel between them had been outrageous. And Mountjoy had been the sinner, while Harry had been made to bear the punishment of the sin.

Harry, when he was told that Miss Mountjoy was at home, had at once walked in and opened for himself the door of the front room downstairs. There he found Florence and Mountjoy Scarborough. Mrs. Mountjoy was still upstairs in her bedroom, and was palpitating with fear, as she thought of the anger of the two combative lovers. To her belief, Harry was, of the two, the more like to a roaring lion, because she had heard of him that he had roared so dreadfully on that former occasion. But she did not instantly go down, being detained in her bedroom by the eagerness of her fear, and by the necessity of resolving how she would behave when she got there.

Harry, when he entered, stood a moment at the door, and then, hurrying across the room, offered Scarborough his hand. "I have been so sorry," he said, "to hear of your loss; but your father's health was such that you could not have expected that his life should be prolonged." Mountjoy muttered something, but his mutterings, as Florence had observed, were made in courtesy. And the two men had taken

each other by the hand; after that they could hardly fly at each other's throats in her presence. Then Harry crossed to Florence, and took her hand. "I never get a line from you," he said, laughing, "but what you scold me. I think I escape better when I am present; so here I am."

"You always make wicked propositions, and of course I scold you. A girl has to go on scolding till she's married, and then it's her turn to get it."

"No wonder, then, that you talk of three years so glibly; I want to be able to scold you."

All this was going on in Mountjoy's presence, while he stood by, silent, black, and scowling. His position was very difficult,—that of hearing the billing and cooing of these lovers. But theirs also was not too easy, which made the billing and cooing necessary in his presence. Each had to seem to be natural, but the billing and cooing were in truth affected. Had he not been there, would they not have been in each other's arms? and would she not have made him the proudest man in England by a loving kiss? "I was asking Miss Mountjoy, when you came in, to be my wife." This Scarborough said with a loud voice, looking Harry full in the face.

"It cannot be," said Florence; "I told you that, for his honour," and she laid her hand on Harry's arm, "I could listen to no such request."

"The request has to be made again," he said.

"It will be made in vain," said Harry.

"So no doubt you think," said Captain Scarborough.

"You can ask herself," said Harry.

"Of course it will be made in vain," said Florence. "Does he think that a girl in such a matter as that of loving a man can be turned here and there at a moment's notice, that she can say yes and no alternately to two men? It is impossible. Harry Annesley has chosen me, and I am infinitely happy in his choice." Here Harry made an attempt to get his arm round her waist, in which, however, she prevented him, seeing the angry passion rising in her cousin's eyes. "He is to be my husband, I hope. I have told him that I love him—and I tell you so also. He has my promise, and I cannot take it back without perjury to him, and ruin—absolute ruin to myself. All my happiness in this world depends on him. He is to me my own, one absolute master, to whom I have given myself altogether, as far as this world goes."

Even were he to reject me I could not give myself to another."

"My Florence! my darling!" he cried.

"After I have told you so much, can you ask your cousin to be untrue to her word and to her heart—and to become your wife when her heart is utterly within his keeping? Mountjoy, it is impossible."

"What of me then?" he said.

"Rouse yourself and love some other girl, and marry her, and so do well with yourself and with your property."

"You talk of your heart," he said, "and you bid me use my own after such fashion as that!"

"A man's heart can be changed, but not a woman's. His love is but one thing among many."

"It is the one thing," said Harry. Then the door opened, and Mrs. Mountjoy entered the room.

"Oh dear, oh dear," she said, "you both here together!"

"Yes; we are both here," said Harry.

There was an unfortunate smile on his face as he said so, which made Mountjoy Scarborough very angry. The two men were both handsome, two as handsome men as you shall see on a summer's day. Mountjoy was dark-visaged, with coal-black whiskers and moustache, with sparkling angry eyes, and every feature of his face well cut and finely formed. But there was absent from him all look of contentment or satisfaction. Harry was light-haired, with long silken beard, and bright eyes, but there was usually present to his face a look of infinite joy, which was comfortable to all beholders. If not strong, as was the other man's, it was happy and eloquent of good-temper. But in one thing they were alike—neither of them counted aught on his good looks. Mountjoy had attempted to domineer by his bad temper, and had failed; but Harry, without any attempt at domineering, always doubting of himself till he had been assured of success by her lips, had succeeded. Now he was very proud of his success; but he was proud of her, and not of himself.

"You come in here and boast of what you have done, in my presence," said Mountjoy Scarborough.

"How can I not seem to boast when she tells me that she loves me?" said Harry.

"For Heaven's sake do not quarrel here," said Mrs. Mountjoy.

"They shall not quarrel at all," said Florence. "There is no cause for quarrel-

ling. When a girl has given herself away there should be an end of it. No man who knows that she has done so should speak to her again in the way of love. I will leave you now; but, Harry—you must come again, in order that I may tell you that you must not have it all your own way, sir." Then she gave him her hand, and passing on at once to Mountjoy, tendered her hand to him also. "You are my cousin, and the head now of my mother's family. I would fain know that you would say a kind word to me and bid me 'God speed.'"

He looked at her, but did not take her hand. "I cannot do it," he said. "I cannot bid you 'God speed.' You have ruined me, trampled upon me, destroyed me. I am not angry with him," and he pointed across the room to Harry Annesley; "nor with you; but only with myself." Then, without speaking a word to his aunt, he marched out of the room, and left the house, closing the front door after him with a loud noise, which testified to his anger.

"He has gone," said Mrs. Mountjoy, with a tone of deep tragedy.

"It is better so," said Florence.

"A man must take his chance in such warfare as this," said Harry. "There is something about Mountjoy Scarborough that, after all, I like. I do not love Augustus, but with certain faults Mountjoy is a good fellow."

"He is the head of our family," said Mrs. Mountjoy, "and is the owner of Tretton."

"That has nothing to do with it," said Florence.

"It has much to do with it," said her mother, "though you would never listen to me. I had set my heart upon it, but you have determined to thwart me. And yet there was a time when you preferred him to anyone else."

"Never," said Florence with energy.

"Yes; you did—before Mr. Annesley here came in the way."

"It was before I came, at any rate," said Harry.

"I was young, and I did not wish to be disobedient. But I never loved him, and I never told him so. Now it is out of the question."

"He will never come back again," said Mrs. Mountjoy mournfully.

"I should be very glad to see him back when I and Florence are man and wife. I don't care how soon we should see him."

"No; he will never come back," said Florence;—"not as he came to-day. That trouble is at last over, mamma."

"And my trouble is going to begin!"

"Why should there be any trouble? Harry will not give you trouble;—will you, Harry?"

"Never, I trust," said Harry.

"He cannot understand," said Mrs. Mountjoy; "he knows nothing of the desire and ambition of my life. I had promised him my child, and my word to him is now broken."

"He will have known, mamma, that you could not promise for me. Now go, Harry, because we are flurried. May I not ask him to come here to-night and drink tea with us?" This she said, addressing her mother in a tone of sweetest entreaty. To this Mrs. Mountjoy unwillingly yielded, and then Harry also took his departure.

Florence was aware that she had gained much by the interview of the morning. Even to her it began to appear unnecessary that she should keep Harry waiting three years. She had spoken of postponing the time of her servitude and of preserving for herself the masterdom of her own condition. But in that respect the truth of her own desires was well understood by them all. She was anxious enough to submit to her new master, and now she felt that the time was coming. Her mother had yielded so much, and Mountjoy had yielded. Harry was saying to himself at this very moment that Mountjoy had thrown up the sponge. She, too, was declaring the same thing for her own comfort in less sporting phraseology; and, what was much more to her, her mother had nearly thrown up the sponge also. In the worst days of her trouble any suitor had made himself welcome to her mother who would rescue her child from the fangs of that roaring lion, Harry Annesley. Mr. Anderson had been received with open arms, and even M. Grascour. Mrs. Mountjoy had then got it into her head that of all lions which were about in those days Harry roared the loudest. His sins in regard to leaving poor Mountjoy speechless and motionless on the pavement had filled her with horror. But Florence now felt that all that had come to an end. Not only had Mountjoy gone away, but no mention would probably be ever again made of Anderson or Grascour. When Florence was preparing herself for tea that evening she sang a little song to herself as to the coming of the conquering hero. "A man must take his chance in such warfare as this," she said, repeating to herself her lover's words.

"You can't expect me to be very bright," her mother said to her before Harry came.

There was a sign of yielding in this also; but Florence in her happiness did not wish to make her mother miserable. "Why not be bright, mamma? Don't you know that Harry is good?"

"No. How am I to know anything about him? He may be utterly penniless."

"But his uncle has offered to let us live in the house and to give us an income. Mr. Prosper has abandoned all idea of getting married."

"He can be married any day. And why do you want to live in another man's house when you may live in your own? Tretton is ready for you; the finest mansion in the whole county." Here Mrs. Mountjoy exaggerated a little, but some exaggerations may be allowed in such circumstances.

"Mamma, you know that I cannot live at Tretton."

"It is the house in which I was born."

"How can that signify? When such things happen they are used as additional grounds for satisfaction. But I cannot marry your nephew because you were born in a certain house. And all that is over now; you know that Mountjoy will not come back again."

"He would," exclaims the mother, as though with new hopes.

"Oh, mamma, how can you talk like that? I mean to marry Harry Annesley. You know that I do. Why not make your own girl happy by accepting him?" Then Mrs. Mountjoy left the room and went to her own chamber and cried there, not bitterly, I think, but copiously. Her girl would be the wife of the Squire of Buston, who, after all, was not a bad sort of fellow. At any rate he would not gamble. There had always been that terrible drawback. And he was a fellow of his college, in which she would look for and probably would find some compensation as to Tretton. When, therefore, she came down to tea, she was able to receive Harry, not with joy, but at least without rebuke.

Conversation was at first somewhat flat between the trio. If the old lady could have been induced to remain upstairs, Harry felt that the evening would have been much more satisfactory. But as it was, he found himself enabled to make some progress. He at once began to address Florence as his undoubted future spouse, very slyly using words adapted for that purpose; and she, without any outburst of her intention,—as she had made when

discussing the matter with her cousin,—answered him in the same spirit, and by degrees came so to talk as though the matter were entirely settled. And then, at last, that future day was absolutely brought upon the tapis as though now to be named.

"Three years!" ejaculated Mrs. Mountjoy, as though not even yet surrendering her last hope.

Florence, from the nature of the circumstances, received this in silence. Had it been ten years she might have expostulated. But a young lady's bashfulness was bound to appear satisfied with an assurance of marriage within three years. But it was otherwise with Harry. "Good gracious, Mrs. Mountjoy, we shall all be dead," he cried out.

Mrs. Mountjoy showed by her countenance that she was quite shocked. "Oh, Harry," said Florence, "none of us, I hope, will be dead in three years."

"I shall be a great deal too old to be married, if I am left alive. Three months, you mean. It will be just the proper time of year, which does go for something. And three months is always supposed to be long enough to allow a girl to get her new frocks."

"You know nothing about it, Harry," said Florence. And so the matter was discussed,—in such a manner that when Harry took his departure that evening he was half inclined to sing a song of himself about the conquering hero. "Dear mamma," said Florence, kissing her mother with all the warm, clinging affection of former years. It was very pleasant, but still Mrs. Mountjoy went to her room with a sad heart.

When there she sat for a while over the fire, and then drew out her desk. She had been beaten—absolutely beaten, and it was necessary that she should own so much in writing to one person. So she wrote her letter, which was as follows :

"DEAR MOUNTJOY,—After all it cannot be as I would have had it. As they say, 'Man proposes, but God disposes.' I would have given her to you now, and would even yet have trusted that you would have treated her well, had it not been that Mr. Annesley has gained such a hold upon her affections. She is wilful, as you are, and I cannot bend her. It has been the longing of my heart that you two should live together at Tretton. But such longings are, I think, wicked, and are seldom realised.

"I write now just this one line to tell you that it is all settled. I have not been strong enough to prevent such a settling. He talks of three months. But what does it matter? Three months or three years will be the same to you, and nearly the same to me.—Your affectionate aunt,

"SARAH MOUNTJOY.

"P.S.—May I as your loving aunt add one word of passionate entreaty? All Tretton is yours now, and the honour of Tretton is within your keeping. Do not go back to those wretched tables!"

Mountjoy Scarborough when he received this letter cannot be said to have been made unhappy by it, because he had already known all his unhappiness. But he turned it in his mind, as though to think what would now be the best course of life open to him. And he did think that he had better go back to those tables against which his aunt had warned him, and there remain till he had made the acres of Tretton utterly disappear. There was nothing for him which seemed to be better. And here at home in England even that would at present be impossible to him. He could not enter the clubs, and elsewhere Samuel Hart would be ever at his heels. And there was his brother with his lawsuit—though on that matter a compromise had already been offered to him. Augustus had proposed to him by his lawyer to share Tretton. He would never share Tretton. His brother should have an income secured to him, but he would keep Tretton in his own hands—as long as the gambling-tables would allow him.

He was in truth a wretched man, as on that night he did make up his mind, and, ringing his bell, called his servant out of his bed to bid him prepare everything for a sudden start. He would leave Tretton on the following day, or on the day after, and intended at once to go abroad. "He is off for that place nigh to Italy where they have the gambling-tables," said the butler on the following morning to the valet who declared his master's intentions.

"I shouldn't wonder, Mr. Stokes," said the valet; "I'm told it's a beautiful country, and I should like to see a little of that sort of life myself." Alas, alas! within a week from that time Captain Scarborough might have been seen seated in the Monte Carlo room, without any friendly Samuel Hart to stand over him and guard him.

The Right of Translating Articles from ALL THE YEAR ROUND is reserved by the Authors.





GLASGOW—29 St. Vincent Place.

ABERDEEN—245 Union Street.

MUTUAL ASSURANCE WITH MODERATE PREMIUMS.

Scottish Provident Institution.

THE following are the Results reported for the Year 1882:—

New Assurances, £1,031,965, with £40,402 of Premiums, of which £7430 by Single Payment.

Net Premiums received, £423,724.—Total Income, £601,072.
Realised Funds (increased in year by £307,797), £4,509,730.

EARLY PAYMENT OF CLAIMS.

A RESOLUTION WAS SUBMITTED, PROVIDING FOR PAYMENT OF CLAIMS
One Month after admission of proof of Death.

DUNDEE—6 Fannatt Street.

BIRMINGHAM—95 Colmore Row.

LEEDS—Royal Exchange.

BRISTOL—31 Clare Street.

MR. FERGUSON OF KINMUNDY, in moving the adoption of the Report, said:—

THE REPORT just read is probably one of the most satisfactory ever presented to you. That in an ordinary year, without the stimulus of an approaching division of profits, or any other specialty to influence business, the large sum of One Million and Thirty Thousand Pounds of New Assurances should have been effected, is a matter for mutual congratulation. The business, moreover, has been of a safe and genuine character, being entirely a Home Business, and not inflated by large sums on one life, requiring to be re-assured in other Offices; and it has been obtained at an exceptionally low cost, as I shall afterwards show. Another feature worthy of note is the moderate ratio of Claims to the Annual Income. These Claims were in all £235,213, against an income of £601,072, evidently a very low proportion.

This statement leads up to a third, and that the most gratifying feature of the Report, namely, that the Realised Funds of the Institution have been increased in the year by the large sum of £307,797,—their amount at the close of 1882 being £4,509,728, against subsisting Assurances of £15,350,000. This, I need not say, is a very high proportion, particularly for an Office in which, from the low average age of the members, the premiums will continue to be drawn for a lengthened period.

It was stated in last year's Report that "the Accumulated Fund has increased in the last nine years by upwards of Two Millions," and that "of

Mr. JOHN COWAN, Beeslack, seconded the motion; which, with the Resolution for earlier Payment of Claims, was unanimously approved of.

THE ADVANTAGES which this Institution offers to Assurers are:—

A greatly larger original Assurance—generally as much as £1200 or £1250 for the Premium charged elsewhere (with Profits) for £1000 only.
The prospect, to good lives, of very considerable additions—no share of Profit being given to those by whose early death there is a loss.

EDINBURGH, April 1883.

JAMES WATSON, Manager.

HEAD OFFICE: 6 ST. ANDREW SQUARE, EDINBURGH.

Scottish Provident Institution.

TABLE OF PREMIUMS, BY DIFFERENT MODES OF PAYMENT,
For Assurance of £100 at Death—With Profits.

BELFAST—22 Waring Street.

NEWCASTLE—22 Market Street.

| Age next Birth- day. | Annual Premium pay- able during Life. | ANNUAL PREMIUM LIMITED TO | | | Single Payment. | Age next Birth- day. |
|-------------------------------|--|---------------------------|-----------------------|--------------------|--------------------|-------------------------------|
| | | Twenty-one Payments. | Fourteen Payments. | Seven Payments. | | |
| | | £ | s | d | | |
| 21 | £1 16 3 | £2 10 6 | £3 4 11 | £5 10 0 | £33 0 1 | 21 |
| 22 | 1 16 9 | 2 11 0 | 3 5 9 | 5 11 0 | 33 5 10 | 22 |
| 23 | 1 17 2 | 2 11 6 | 3 6 5 | 5 12 1 | 33 11 2 | 23 |
| 24 | 1 17 7 | 2 12 1 | 3 6 11 | 5 13 1 | 33 16 5 | 24 |
| 25 | 1 18 0 | 2 12 6 | 3 7 3 | 5 14 0 | 34 2 0 | 25 |
| 26 | 1 18 6 | 2 13 0 | 3 7 10 | 5 14 11 | 34 8 2 | 26 |
| 27 | 1 19 2 | 2 13 6 | 3 8 7 | 5 15 11 | 34 16 1 | 27 |
| 28 | 1 19 11 | 2 14 1 | 3 9 5 | 5 17 1 | 35 4 9 | 28 |
| 29 | 2 0 8 | 2 14 8 | 3 10 3 | 5 18 6 | 35 14 1 | 29 |
| *30 | 2 1 6 | 2 15 4 | 3 11 2 | 6 0 1 | 36 4 0 | *30 |
| 31 | 2 2 6 | 2 16 2 | 3 12 1 | 6 1 10 | 36 14 6 | 31 |
| 32 | 2 3 5 | 2 17 1 | 3 13 2 | 6 3 8 | 37 5 5 | 32 |
| 33 | 2 4 6 | 2 18 0 | 3 14 4 | 6 5 8 | 37 17 2 | 33 |
| 34 | 2 5 7 | 2 19 0 | 3 15 7 | 6 7 9 | 38 9 7 | 34 |
| 35 | 2 6 10 | 3 0 2 | 3 16 11 | 6 10 0 | 39 2 9 | 35 |
| 36 | 2 8 2 | 3 1 5 | 3 18 4 | 6 12 5 | 39 16 11 | 36 |
| 37 | 2 9 8 | 3 2 9 | 3 19 11 | 6 15 0 | 40 12 4 | 37 |
| 38 | 2 11 3 | 3 4 3 | 4 1 7 | 6 17 9 | 41 8 7 | 38 |
| 39 | 2 12 11 | 3 5 9 | 4 3 4 | 7 0 7 | 42 5 4 | 39 |
| +40 | 2 14 9 | 3 7 5 | 4 5 2 | 7 3 7 | 43 2 10 | +40 |
| 41 | 2 16 8 | 3 9 2 | 4 7 2 | 7 6 8 | 44 0 11 | 41 |
| 42 | 2 18 8 | 3 11 1 | 4 9 3 | 7 9 11 | 44 19 9 | 42 |
| 43 | 3 0 11 | 3 13 1 | 4 11 5 | 7 13 3 | 45 19 3 | 43 |
| 44 | 3 3 3 | 3 15 3 | 4 13 10 | 7 16 9 | 46 19 7 | 44 |
| 45 | 3 5 9 | 3 17 6 | 4 16 4 | 8 0 7 | 48 0 8 | 45 |
| 46 | 3 8 5 | 4 0 0 | 4 19 1 | 8 4 6 | 49 2 8 | 46 |
| 47 | 3 11 5 | 4 2 8 | 5 2 1 | 8 8 8 | 50 5 8 | 47 |
| 48 | 3 14 8 | 4 5 8 | 5 5 4 | 8 13 2 | 51 9 7 | 48 |
| 49 | 3 18 1 | 4 8 9 | 5 8 9 | 8 17 11 | 52 14 1 | 49 |
| 50 | 4 1 7 | 4 12 1 | 5 12 4 | 9 2 10 | 53 19 3 | 50 |
| 51 | 4 5 6 | 4 15 5 | 5 16 1 | 9 7 11 | 55 4 5 | 51 |
| 52 | 4 9 5 | 4 18 10 | 5 19 11 | 9 13 1 | 56 9 0 | 52 |
| 53 | 4 13 5 | 5 2 5 | 6 3 11 | 9 18 3 | 57 12 11 | 53 |
| 54 | 4 17 8 | 5 6 3 | 6 8 0 | 10 3 5 | 58 17 2 | 54 |
| 55 | 5 1 11 | 5 10 2 | 6 12 1 | 10 8 6 | 60 0 8 | 55 |
| 56 | 5 6 4 | | 6 14 9 | 10 13 7 | 61 3 8 | 56 |
| 57 | 5 10 11 | | 6 18 8 | 10 18 8 | 62 6 5 | 57 |
| 58 | 5 15 9 | | 7 2 9 | 11 3 10 | 63 9 4 | 58 |
| 59 | 6 1 0 | | 7 7 3 | 11 9 0 | 64 12 11 | 59 |
| 60 | 6 6 7 | | 7 12 0 | 11 14 3 | 65 16 9 | 60 |

* EXAMPLE.—A person of 30 may thus secure £1000 at Death, by a yearly payment, during *life*, of £20 : 15s. This Premium, if paid to any other of the Scottish Mutual Offices, would secure £800 only, instead of £1000.

[These Rates are about as low as the usual *non-participating* Rates of other Offices, which are expected to yield a surplus and whose sufficiency is guaranteed.]

OR, if unwilling to burden himself with payments during his whole life, he may secure the same sum of £1000 by *twenty-one* yearly payments of £27 : 13 : 4—being *thus free of payment after age 50*.

† At age 40 the Premium *ceasing at age 60*, is for £1000, £33 : 14 : 2, being about the same as most Offices require to be paid during the whole term of life.

MANCHESTER—19 Brasenose Street,

LIVERPOOL—25 Castle Street,

LIVERPOOL—26 Castle Street.

MANCHESTER—19 Braggenose Street.



EAGLE

INSURANCE COMPANY

FOR LIVES ONLY
ESTABLISHED
1807.



79, PALL MALL, LONDON.

| | |
|------------------------------|------------|
| Sums Assured | £8,109,463 |
| Accumulated Funds | 3,116,576 |
| Subscribed Capital | 1,500,000 |
| Annual Income | 362,798 |

*During the past 35 years the Company has paid in
Claims* 7,288,428
*And divided Bonuses amongst the Assured, exclusive of
those taken in Reduction of Premium, amounting to* 902,144

GEORGE HUMPHREYS, Actuary & Secretary.

EAGLE INSURANCE COMPANY.

DIRECTORS.

SIR GEORGE RUSSELL, BART., *Chairman.*

CHARLES BISCHOFF, Esq., *Deputy-Chairman.*

THOMAS ALLEN, Esq.

THE RIGHT HON. SIR WILLIAM
HART DYKE, BART., M.P.

THE RIGHT HONOURABLE SIR JAMES
FERGUSSON, BART., K.C.M.G.

THE HONOURABLE THOMAS F.
FREMANTLE, M.P.

WM. A. GUY, M.B., F.R.S.

RALPH LUDLOW LOPES, Esq.

HENRY PAULL, Esq.

COLONEL THE HON. W. P. M. C.
TALBOT.

ACTUARY AND SECRETARY.

GEORGE HUMPHREYS, Esq., M.A.

At the last Valuation (1882) the sum of £173,000 was set apart for the Assured under Participating Policies. The result is a Cash Bonus to Policies of £1,000, as follows:—

| AGE AT ENTRY. | PRESENT AGES. | CASH BONUS. |
|---------------|---------------|-------------|
| 20 | 25 | £26 10 0 |
| 30 | 35 | £28 10 0 |
| 40 | 45 | £30 10 0 |
| 50 | 55 | £33 10 0 |

These Bonuses can be exchanged for Reversionary Additions or for Reductions of Premium.

In addition to the four-fifths of the estimated Surplus allotted to the Assured with Profits, **interim Bonuses** are given on Policies of 5 years old and upwards, which become Claims between any two Valuations. The Assured have thus practically an **ANNUAL BONUS**. In this manner more than £15,000 was distributed during the last quinquennium.

Annual Premiums for Assurance of £100 on a Single Life.—With Profits.

| | £ s. d. | | | |
|----|---------|---------|---------|---------|---------|---------|--------|----|---------|
| 11 | 1 16 2 | 21 | 2 2 4 | 31 | 2 11 10 | 41 | 3 7 4 | 51 | 4 14 10 |
| 12 | 1 16 8 | 22 | 2 3 1 | 32 | 2 13 1 | 42 | 3 9 5 | 52 | 4 18 6 |
| 13 | 1 17 2 | 23 | 2 3 11 | 33 | 2 14 4 | 43 | 3 11 8 | 53 | 5 2 4 |
| 14 | 1 17 9 | 24 | 2 4 9 | 34 | 2 15 8 | 44 | 3 14 0 | 54 | 5 6 6 |
| 15 | 1 18 4 | 25 | 2 5 7 | 35 | 2 17 1 | 45 | 3 16 6 | 55 | 5 10 11 |
| 16 | 1 18 11 | 26 | 2 6 6 | 36 | 2 18 7 | 46 | 3 19 2 | 56 | 5 15 7 |
| 17 | 1 19 6 | 27 | 2 7 6 | 37 | 3 0 2 | 47 | 4 1 11 | 57 | 6 0 7 |
| 18 | 2 0 2 | 28 | 2 8 6 | 38 | 3 1 10 | 48 | 4 4 10 | 58 | 6 5 10 |
| 19 | 2 0 10 | 29 | 2 9 7 | 39 | 3 3 7 | 49 | 4 8 0 | 59 | 6 11 5 |
| 20 | 2 1 7 | 30 | 2 10 8 | 40 | 3 5 5 | 50 | 4 11 4 | 60 | 6 17 4 |

Annual Reports, Prospectuses, and Forms may be had, or will be sent, Post-free, on application at the Office, or to any of the Company's Agents.

0
g
of

he
rs
he
er

7
3

1
6



PROVIDENT LIFE OFFICE

50, Regent Street, W., & 14, Cornhill, E.C.



FOUNDED 1806.



Extract from Report of the Directors for the year 1882.

"Proposals were received for Assurances amounting to £667,670. Of these the Directors declined £75,100 and accepted £592,570, the largest amount of new business ever done by the office in one year. The new premiums amounted to £19,211.

The Claims were £162,836 13s. 9d., being £3,790 less than those for 1881.

The Annual Income from all sources increased from £290,077 to £300,973.

The Invested Funds amounted to £2,299,086, as compared with £2,207,986 in 1881.

With the close of the year 1882 was completed another quinquennial or bonus period; within which great progress has been made, as will be seen in the following figures:—

| Period of Five Years. | Amount of New Premiums. | Amount of New Assurances. |
|--------------------------|----------------------------|------------------------------|
| 1863 to 1867 | £58,913 | £1,742,905 |
| 1868 , 1872 | 58,706 | 1,763,498 |
| 1873 , 1877 | 68,032 | 2,023,788 |
| 1878 , 1882 | 88,175 | 2,683,111 |

The quinquennial valuation shows a surplus of £499,031 17s. 8d. Under the deed of constitution, one-half must be reserved and will accumulate at interest until the next division of profits in 1888. The other half, £249,515 18s. 10d., will be divided between the shareholders and policyholders, in the proportion required by the deed, the shareholders receiving £8,145 only, the policyholders £241,370 18s. 10d., the reversionary value of which sum will be added to their policies.

The position of the office, then, stands thus: After making full provision for every policy liability, upon a stringent net premium valuation, and after the distribution of a bonus of £241,370 18s. 10d. to the policyholders, and £8,145 to the shareholders, the Provident commences another quinquennial period, dating from January 1, 1883, with a surplus of £249,515 18s. 10d., in itself an element of great strength, and a source of profit for the next bonus distribution to be made five years hence. Under these conditions, the Directors confidently look forward to a career of unabated success and of continued progress."

A copy of the Report of the Directors and the Chairman's Address at the last General Meeting will be forwarded on application to

CHAS. STEVENS, Secretary.

FOUNDED 1806.

PROVIDENT LIFE OFFICE.

FOUNDED MORE THAN 76 YEARS AGO,

HAS NOW

INVESTED FUNDS AMOUNTING TO £2,299,086.

IT HAS PAID IN CLAIMS NEARLY

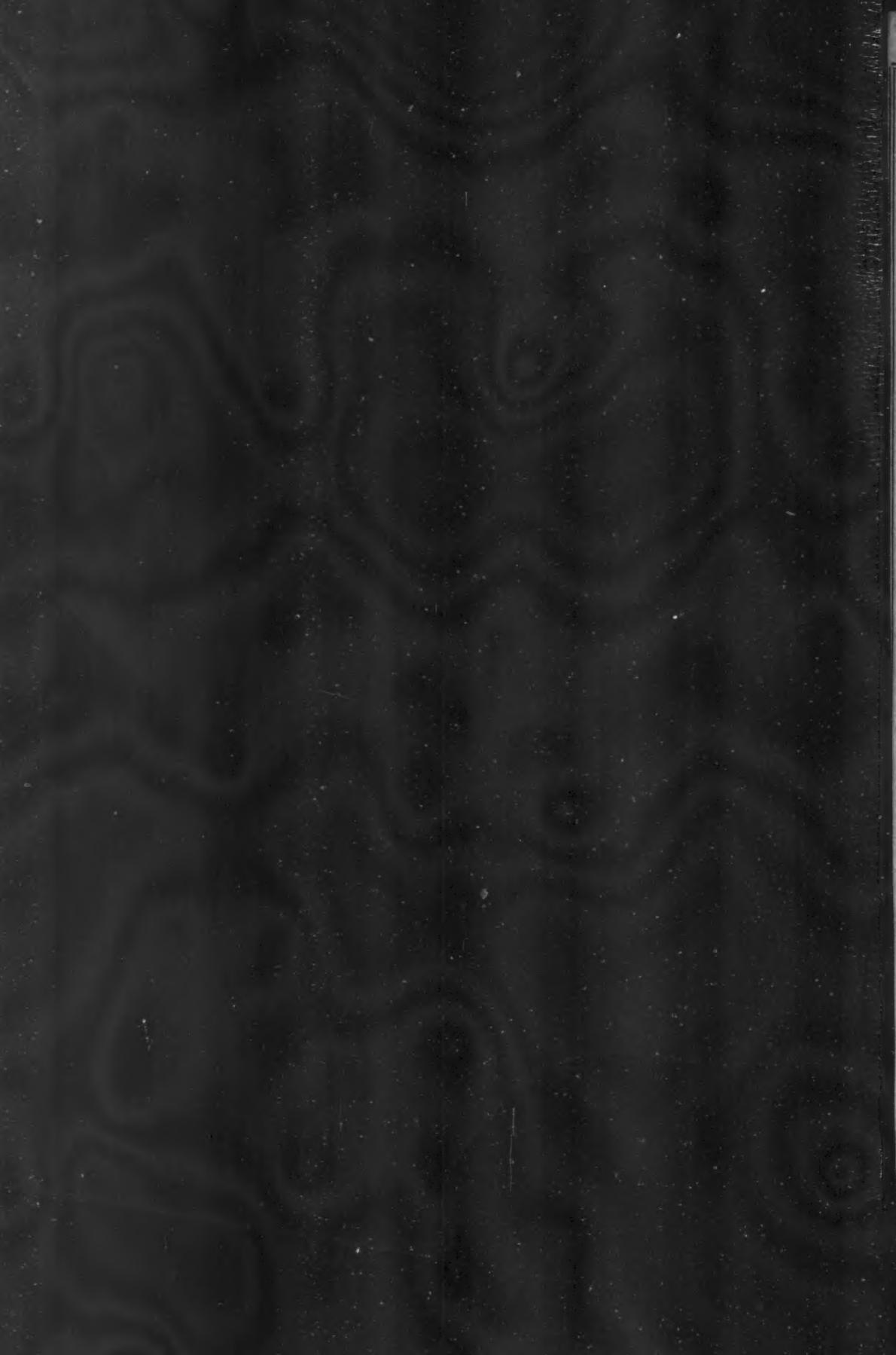
SEVEN MILLION POUNDS STERLING,

AND HAS DECLARED BONUSES EXCEEDING

£2,600,000.

50, REGENT ST., W., & 14, CORNHILL, E.C.,
LONDON.





GOLD MEDAL

PARIS, 1878.

JOSEPH GILLOTT'S CELEBRATED STEEL PENS.

SOLD BY ALL DEALERS THROUGHOUT THE WORLD.

Every Packet bears the *fac-simile*
Signature,



PULVERMACHER'S IMPROVED PATENT GALVANIC CHAIN BANDS, BELTS, ETC.

Approved by the Academy of Medicine of Paris, and other Medical Authorities in England and Abroad.

THESE HIGHLY-IMPROVED INVENTIONS render Electricity in a mild continuous form, perfectly self-applicable, and extremely efficacious, no shock or unpleasant sensation being experienced, it thus becomes a true fountain of health and vigour, speedily soothing agonising pains, reanimating torpid limbs, reviving the sluggish functions of life, and imparting the renewed energy and vitality to constitutions enfeebled by various influences. The daily increasing number of cures effected by PULVERMACHER'S MEDICO-GALVANIC SYSTEM in cases of

| | | | | |
|---|--|--------------------------------------|---|--|
| Indigestion, Liver Complaints, Neuralgia, | Sciatica, Deafness, Loss of Voice, | Asthma, Bronchitis, Paralysis, | Epilepsy, Rheumatism, Constipation, | General Debility, Female Complaints, Functional Disorders, etc., |
|---|--|--------------------------------------|---|--|

is proved by innumerable Testimonials both Medical and Private. These GALVANIC CHAIN BANDS, by supplying the electrical deficiency, constitute Nature's most congenial curative in the ailments referred to, thereby embodying a host of remedies in one. Thirty-five years' successful experience has proved the marvellous remedial powers of these appliances, even in cases defying ordinary treatment. MR. V. PULVERMACHER begs to draw attention to the opinions of competent medical and scientific authorities, including DR. C. G. COOKE, B.A., M.D., F.R.C.S.; SIR HENRY HOLLAND, Bart., M.D., F.R.C.S., and F.R.S.; SIR J. R. MARTIN, Bart., C.B., F.R.C.S., F.S.A., and F.R.S.; SIR W. FERGUSON, Bart., M.D., F.R.S., F.R.C.S., &c. &c., published in Pamphlet, "GALVANISM, NATURE'S CHIEF RESTORER OF IMPAIRED VITAL ENERGY."

SENT POST FREE ON APPLICATION TO

Mr. J. L. Pulvermacher, Galvanic Establishment, 194, Regent St., London, W.

Furnish your House or Apartments throughout ON MOEDER'S HIRE SYSTEM.

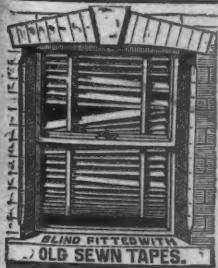
The Original, Best, and most Liberal Cash Prices.

NO EXTRA CHARGE FOR TIME GIVEN.

Illustrated printed Catalogues, with full particulars of terms, Post Free.

F. MOEDER,

248, 249, 250, TOTTENHAM COURT ROAD; & 19, 20, 21, MORWELL ST., W.
ESTABLISHED 1852.



CARR'S PATENT WOVEN TAPES FOR VENETIAN BLINDS.

SOLD BY FURNISHING IRONMONGERS, DRAPERS, &c.

SPECIAL FEATURE.—The small cross-tapes on which the laths rest, are INTERWOVEN, not simply sewn, and cannot possibly give way.

A SURE PREVENTIVE AGAINST BROKEN BLINDS.

Sold "ready for use," and can be applied by anyone.

CAUTION.—Every yard is stamped with the name "**CARR'S**" on one of the INTERWOVEN cross-tapes.



FOR
INFANTS & INVALIDS.

GIVES HEALTH,
STRENGTH, COMFORT,
QUIET NIGHTS, TO
MOTHERS, NURSES,
AND INVALIDS.

SOLD EVERYWHERE.

Wonderful Cashmeres

JUICE, CRUSHED STRAWBERRY, BLOOM OF PLUM, DAMSON, HAZEL BROWN, ELECTRIC, MOUSSE, ANEMONE, CREVETTE, TABAC, and all the NEWEST TINTS. LEWIS'S ask Ladies to write on an ordinary post-card for Patterns. LEWIS'S are very punctual, and send full sets of Patterns POST FREE immediately on receipt of a request for them. Carriage paid on orders value 40s. and upwards to all parts of the United Kingdom.

Address LEWIS'S IN MARKET ST., MANCHESTER.

SEDDON & WIER'S TEAS.

SAMPLES AND PRICE LISTS FREE.

1, BEER LANE, Great Tower St., London, E.C.

Persons wishing to become Agents should apply immediately.

THE Century DRESS FABRICS

ARE THE BEST IN THE WORLD!

LADIES.—Save from 30 to 50 per cent. and dress well. You can do this by buying your Dress Material direct from the source of its production. All the leading dress journals speak in the highest praise of the Excellence of Style and marvellous Low Prices. A wonderful variety in all the new colours of Cashmeres, Serges, Nuns cloths, Checks, Printed Sateens, Zephyrs, &c., &c., now ready. Any length cut at Mill Prices. Carriage paid on parcels over £1. Patterns post free. Terms cash. Ladies write at once to

THE BRADFORD MANUFACTURING COMPANY, Bradford, Yorkshire.

REYNOLDS GOUT SPECIFIC

DR BREWSTER

(for many years one of the leading

Physicians in Paris) writes: "I have prescribed

'REYNOLDS' GOUT SPECIFIC' in ALL cases of Rheumatic

Affections, and find it an INFALLIBLE Remedy. I have always had great pleasure

in recommending it, and consider it a safe and INVALUABLE MEDICINE."

Sold in Bottles, 2s. 9d. and 4s. 6d. by

MESSRS. BARCLAY & SONS, 95, FARRINGDON STREET, E.C.
And all Chemists throughout the United Kingdom.